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River Forest State Bank and Trust Company  
7727 N. Lake Street  
River Forest, IL 60305

This Agreement was prepared by: J. Kroll

MAIL TO

WHEREAS, the Bank and the Borrower have agreed to change such terms of the Home Equity Line and desire to amend the Credit Agreement and the Mortgage to reflect such changes.

WHEREAS, the Borrower has requested that the Bank change certain terms of the Home Equity Line contained in the Credit Agreement and/or the Mortgage; and

WHEREAS, in order to secure to the Bank the repayment of the indebtedness incurred pursuant to the Credit Agreement, the Borrower executed and delivered to the Bank that certain Home Equity Line of Credit Mortgage dated August 22, 1989 (the "Mortgage") pursuant to which the Borrower mortgaged, granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto; and

WHEREAS, the Borrower and the Bank have executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated August 22, 1989 (the "Credit Agreement") pursuant to which the Bank agreed to establish a Home Equity Line (defined therein) for the benefit of Borrower in the maximum amount of \$50,000.00 bearing interest at an Annual Percentage Rate equal to 1% in excess of the Prime Rate (defined therein) for a period with an initial draw period (defined therein) of 7 years from the date of the Credit Agreement; and

W I T N E S S E T H :

(hereinafter referred to as the "Bank");  
referred to as the "Borrower", and River Forest State Bank and Trust Company

as Borrower under the hereinafter described Credit Agreement and as Mortgagor under the hereinafter described Mortgage (hereinafter

and between \_\_\_\_\_ Husband and Wife as Joint Tenants  
THIS AMENDMENT, made this 5th day of December, 1989, by Maurice H. Goldenberg and Marilyn B. Goldenberg,

AGREEMENT TO AMEND HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

EQUITY FUND  
100 NORTH LA Salle STREET  
SUITE 2105  
CHICAGO, ILLINOIS 60602

22111315

69568564

69589969

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River Forest State Bank and Trust Company  
BY [Signature]  
Title [Signature]

Accepted and Acknowledged this  
5th day of December, 1955.

Borrower Marilyn B. Goldenberg  
[Signature]

Borrower Maureen H. Goldenberg  
[Signature]

3. This Amendment shall be attached to and made a part of  
the Credit Agreement and the Mortgage.

2. All other terms, provisions and conditions of the Credit  
Agreement and the Mortgage modified are hereby conformed.  
change.

(c) The term of the Home Equity Line is hereby  
extended from 19 to 19. The Credit  
Agreement and the Mortgage are hereby amended to reflect this

(b) XX the maximum amount of the Home Equity Line is  
hereby changed from \$60,000.00 to \$75,000.00. The Credit Agree-  
ment is hereby amended to reflect such change.

(a) the Annual Percentage Rate applicable to the Home  
Equity Line is hereby changed from % to % in excess of  
the prime rate. The Credit Agreement is hereby amended to reflect  
such change. Notwithstanding this paragraph, the Annual Percen-  
tage rate applicable to the Home Equity Line, regardless of the  
change agreed to in this paragraph, shall not exceed the maximum  
Annual Percentage Rate allowed in accordance with paragraph 3 of  
the Credit Agreement.

1. As of December 5, 1955:

NOW, THEREFORE, in consideration of Ten and no/100 Dollars  
(\$10.00), and other good and valuable consideration, receipt of  
which is hereby acknowledged, and in further consideration of the  
mutual promises contained herein, the Borrower and the Bank agree  
as follows: (check the box indicating the appropriate change)

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Mortgage dated August 22, 1989 as document no. 89407879 between Maurice H. Goldenberg and Marilyn B. Goldenber (Lender) and River Forest State Bank and Trust Company (Borrower).

69568569

Common address of property: 601 Franklin, River Forest, Illinois

Permanent Index number: 15-12-110-008

LOT 9 AND THE SOUTH 25 FEET OF LOT 8 AND THE NORTH 25 FEET OF LOT 10 IN BLOCK 2 IN LAHROP'S RESUBDIVISION OF PART OF LAHROP AND SEVERN'S ADDITION TO RIVER FOREST, A RESUBDIVISION OF ALL THAT PART LYING EAST OF PARK AVENUE, TOGETHER WITH THE EAST 3/4THS OF BLOCK 15 IN SAID LAHROP AND SEVERN'S ADDITION TO THE NORTH WEST 1/4 OF SECTION 12 TOWNSHIP 30 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The real estate described as:

EXHIBIT A

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*16/11/91*

89-589969

89589969

NOTARY PUBLIC STATE OF ILLINOIS  
JANUARY 1989  
MY COMMISSION EXPIRES OCT. 15, 1991

OFFICIAL SEAL  
JANUARY 1989  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXPIRES OCT. 15, 1991

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I, Jeanne L. Kmiec a Notary Public in and for said county in the state aforesaid do hereby certify that Maurice H. Goldenberg and Warlyn B. Goldenberg who are personally known to me respectively, appeared before me this day in person and acknowledged that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 5th day of December, 1989.

*Jeanne L. Kmiec*  
Notary Public

My Commission Expires \_\_\_\_\_

State of Illinois)  
)SS.  
County of Cook

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2-12-08

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1-1-08

1-1-08