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SUPPLEMENTAL AGREEMENT

THIS INDENTURE, made this 14th day of January,
1989, by and between First National Bank of Cicero, a national banking
association ("Bank"), the owner of the mortgage hereinafter described, and
the note secured thereby, and THOMAS R. AMATO AND JANE C. AMATO,
husband and wife, the owner of the real estate
hereinafter described and encumbered by said mortgage ("Owner").

WITNESSETH:

Whereas, Owner and Bank entered into a Homeowner's Reserve Loan Agree-
ment ("Agreement") dated April 14, 1988 wherein the Bank agreed to
extend to Owner a Home Equity Line of Credit in an amount not to exceed
\$ 30,000.00; and

Whereas, Owner desires to increase the maximum amount available under
said Agreement, and Bank is willing to do so.

Now, Therefore, in consideration of the promises herein contained, and
other good and valuable consideration, the receipt and sufficiency of which
is acknowledged by the parties hereto, it is hereby agreed as follows:

THIS INSTRUMENT PREPARED BY:
RONALD J. ROUS
FIRST NATIONAL BANK OF CICERO
6000 West Cermak Road
Cicero, Illinois 60650
312-780-4970

PROPERTY ADDRESS:
10821 Martindale Road
Westchester, IL 60153
P.I.N.: 15-29-115-010

BOX

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1) The parties hereby agree to increase the amount of available funds under the Agreement evidenced by the promissory note of Owner in the original amount of \$ 30,000.00, dated April 14, 1988, (the "Note") secured by a mortgage ("Mortgage") recorded April 21, 1988, in the office of the Recorder of Cook County, Illinois, as document No. 88166508 conveying to Bank certain real estate in Cook County, Illinois described as follows:

Lot 10 in Block 7 in Martindale Estates, Unit #4 being a Subdivision of part of the Northwest $\frac{1}{4}$ of Section 29, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 15-29-115-010
ADDRESS: 10821 Martindale Road
Westchester, IL 60153

2) In consideration of the agreement by the Bank to increase the maximum amount available to the Owner under the Agreement from \$ 30,000.00 to \$ 40,000.00, Owner agrees to repay any amounts now or hereafter owing thereunder in accordance with the terms of the Note and Mortgage.

3) This agreement is supplementary to said Mortgage, Note, and Homeowner's Reserve Loan Agreement the ("Loan Documents"). All the provisions thereof, including the right to declare principal and accrued interest due for any cause specified in said Loan Documents, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said Mortgage. The provisions of this indenture shall inure to the benefit of any holder of said Agreement and Note and shall bind the heirs, personal representatives and assigns of the Owner.

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All capitalized terms not defined herein shall have the meanings specified in the Note or Mortgage.

IN WITNESS WHEREOF, the undersigned has/have hereunto set his/her/ their hand(s) and seal(s) on the date first above written.

Thomas R Amato

THOMAS R. AMATO

Jane Amato
JANE C. AMATO

Property of Cook County Clerk's Office

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