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American National Bank
of Libertyville

P.O. Box 81235, Midland, Tex. 79701, Lib. Acct. Libertyville, Ill. 60460-0123 89239753

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**MORTGAGE MODIFICATION AGREEMENT
AND AMENDMENT TO HOME LINE AGREEMENT AND DISCLOSURE STATEMENT**

This Mortgage Modification Agreement and Amendment to Home Line Agreement and Disclosure Statement ("this Amendment"), is made and entered into by and between Richard C. Thometz and Laura E. Thometz, his wife, in joint tenancy

(hereinafter, whether one or more, the "Borrower") and AMERICAN NATIONAL BANK OF LIBERTYVILLE, a national banking corporation (the "Bank").

WHEREAS, the Borrower has entered into the AMERICAN NATIONAL BANK OF LIBERTYVILLE Home Line Agreement and Disclosure Statement (the "Agreement") dated December 2, 1988, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$425,000.00 (the "Maximum Credit Amount");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee a Home Line Mortgage (the "Mortgage") dated December 2, 1988 pursuant to which the Borrower did mortgage, grant, warrant and convey to the Bank the property located in the County of Cook, State of Illinois, legally described in the Rider attached hereto and incorporated herein by reference, which has a street address of 1100 Lathrop, River Forest, IL 60305, which Mortgage was recorded on December 12, 1988 as Document No. 88570264 by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Home Line Promissory Note (the "Note") executed pursuant to the Agreement and secured by the Mortgage, and the Borrower has requested that the Maximum Credit Amount be increased from 425,000.00 to 475,000.00, and the Bank has agreed to the increase provided the Borrower executes this Amendment and any further documents as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.

Now, therefore, in consideration of the foregoing and for other good and valuable considerations, the receipt and sufficiency whereof are hereby mutually and reciprocally acknowledged, it is hereby agreed and covenanted as follows:

P. I. N. 15-01-305-012
1100 Lathrop
River Forest, IL

COOK COUNTY, ILLINOIS

DEC 26 PM 12:13

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SEE THE CURRENT CASE C-32681

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1. Amendment to Mortgage. The second paragraph on the first page of the Mortgage beginning "WITNESSETH, that:" is hereby amended by substituting "\$475,000.00" (new Maximum Credit Amount) for "\$425,000.00" (original Maximum Credit Amount).

2. Amendment to Note. Page 1 of the Note is hereby amended by substituting "\$475,000.00" (new Maximum Credit Limit) for "\$425,000.00" (original Maximum Credit Limit), and by amending the first paragraph to read, "the lesser of Four Hundred Seventy Five Thousand Dollars (\$475,000.00)".

3. Effective Date. Subject to the other terms and conditions of the Agreement and the Mortgage, the new Maximum Credit Amount shall be effective and available upon the expiration of the Borrower's right to rescind under federal Regulation Z, 12 CFR 226 (Truth in Lending).

4. References. Wherever in the Mortgage, the Agreement, the Note or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement or the Note, such reference shall from and after the date hereof be deemed a reference to the Mortgage, the Note or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Maximum Credit Amount, with interest thereon, plus any other sums and obligations stated therein to be secured thereby.

5. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage, the Note and the Agreement shall stand and remain unchanged and in full force and effect.

6. Miscellaneous. This Amendment shall extend to and be binding upon the parties hereto.

IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment this 6th day of May, 1999.

BORROWER:

Richard C. Thomey
Laura C. Thomey

AMERICAN NATIONAL BANK OF LIBERTYVILLE

BY: Sharon Worlin

ITS: Representative

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ATTEST

Therese M. January

This instrument was prepared by
American National Bank of Libertyville
1201 S. Milwaukee
Libertyville, IL 60048
MTGMODAGR/JOSIE/88

Property of Cook County Clerk's Office

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STATE OF ILLINOIS)
COUNTY OF Lake) SS

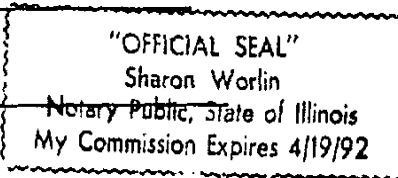
I, Sharon Worlin, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Richard C. Thometz and Laura E. Thometz, his wife personally appeared before me and acknowledged that (she) (they) executed and delivered the foregoing instrument as his (her) (their) free and voluntary act for the use and purposes therein set forth.

Given under my hand and notarial seal this 6th day of May, 1989.

(Seal)

Sharon Worlin
Notary Public

My Commission Expires: 4/19/92



STATE OF ILLINOIS)
COUNTY OF Lake) SS

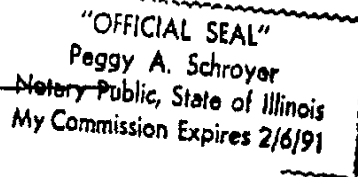
I, Peggy A. Schroyer, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Marilyn M. Johnson, Vice President of AMERICAN NATIONAL BANK OF LIBERTYVILLE, and Sharon Worlin, Personal Banking Officer of the AMERICAN NATIONAL BANK OF LIBERTYVILLE, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and such Personal Banking Officer and are personally known to me to be such Marilyn M. Johnson and such Sharon Worlin appeared before me this day in person and acknowledged that they respectively signed and delivered and attested the said instrument as their free and voluntary act as such Vice President and such Personal Banking Officer, as aforesaid, and as the free and voluntary act of AMERICAN NATIONAL BANK OF LIBERTYVILLE for the uses and purposes therein set forth.

Given under my hand and notarial seal this 6th day of May, 1989.

(SEAL)

Peggy A. Schroyer
Notary Public

My Commission Expires: 2-6-91



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11/11/10

MAIL TO:

AMERICAN NATIONAL BANK OF LIBERTYVILLE

1201 S. MILWAUKEE

LIBERTYVILLE, IL 60048

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LEGAL DESCRIPTION

Land situated in the County of Cook, State of Illinois described as follows:

Lot 6 in Block 1 in Subdivision of part of Northwoods, being a Subdivision of the North 1/2 of the East 1/2 of the Southwest 1/4 of Section 1, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 15-01-305-012

COMMONLY KNOWN AS: 1100 Lathrop
River Forest, IL

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REI REAL ESTATE
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REI TITLE SERVICES
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DIVISIONS OF
REAL ESTATE INDEX, INC.

1820 RIDGE AVENUE
EVANSTON, IL 60201 3621
312 864.9000



SINCE 1992

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