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180/98 86/187 MORTGAGE MODIFICATION AGREEMENT
AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT

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						Amendmei	
and e	entered KEVIN J.	into by BROWN AND	and bet	ween BROWN,	HIS WIFE		 <del></del> ,

(hereinafter, whether one or more, the "Borrower") and THE NORTHERN TRUST COMPANY, an Illinois banking corporation (the "Bank").

WHEREAS, the Borrower has entered into The Northern Trust Company Equity Credit Line Agreement and Disclosure Statement (the "Agreement") dated NOVEMBER 29 , 1989, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$50,000.00 (the "Maximum Credit Amount");

WHEREAS, the Porrower as Mortgagor has executed and delivered to the Bank as Mortgagee an Equity Credit Line Mortgage (the "Mortgage") dated november 29 , 1989 pursuant to which the Borrower did nortgage, grant, warrant, and convey to the Bank the property located in the County of COOK State of Illinois, legally described in Exhibit A attached hereto and incorporated herein by reference, which has a street address

of 1721 N. FREMONT CHICAGO, ILLINOIS 60614
which Mortgage was recorded on JANUAFY 5, 1940 as
Document No. 90-009989 by the office of the
Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Agreement and the Mortgage, and the Borrower has requested that the Maximum Credit Amount be increased from \$50,000.00 to \$100,000.00, and the Bank is willing so to do 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 of the mutual covenants herein contained, the parties hereto hereby agree as follows:

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MHEREAS, And Bank is the courtest weller of the Accesement and the Mortgade, and the Foresee hos cethe Maximum Cralit Amount be uncreased from the to 8 1992 and 11 was the Dank to will ing on no do Borrower enscutes this Asserbent and any forcher estate the Mary may require, and subject to the torner provides to the conditions necesinalites contained.

Wow, Therefore Win consideration of the constant of of the mutual covenants hereinforntained, the parties of heroby agree as follows:

- l. Amendment to Mortgage. The second paragraph on the first page of the Mortgage (the first "Whereas" clause) is hereby amended by substituting "\$ 100,000.00 "[new Maximum Credit Amount] for "\$ 50,000.00 "[original Maximum Credit Amount].
- 2. Amendment to Agreement. Paragraph 2, page 1 of the Agreement amended by substituting "\$ 100,000.00 " [new Maximum Credit Amount] for "\$ 50,000.00 " [original Maximum Credit Amount].
- 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 1. 12 CFR 226 (Truth in Lending).
- Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage 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 and the Agreement shall stand and remain unchanged and in full force and effect.
- 6. Miscellaneous. This Amendment stall extend to and be binding upon the parties hereto and their hairs, personal representatives, executors, successors and assigns.

IN WITNESS WHEREOF, the parties hereto have July executed this Amendment as of the day and year first above written.

Signed and dated this // day of Soph 1990

BORROWER KEVIN J. BROWN

X

KRISTI S. BROWN

THE NORTHERN TRUST COMPANY

Its: OIP

Attest:

Assistant Secretary

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- L. Amendment to Agreement: Paragraph 1, page 1 of the Agreement dimended by substituting "5 105,000,000 (0.00 ) (0.00
  - 3. Effective Date, Subject to the other cerestond conditions of the Odreson the Care Conditions of the Odreson the Odreson the Odreson to the Odreson to expiration of the Borrower's right to restind union of the Borrower's right to restind union Segulation 2, 12 CFB 125 (Trath in Lending).
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- 5. No Amplied Amente Carent as expended the political modified hereby, all of the terms and conditions where Moregage and the Amente Shall stand and the terms and chaen.
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	Assistant Servetores

STATE OF ILLINOIS)
COUNTY OF C O O K)
I, KAREN L. DALEY , a Notary Public in and for
said County, in the State aforesaid, do hereby certify that KEVIN J. BROWN and KRISTI S. BROWN personally
appeared before me and acknowledged that (s)he (they) executed and delivered the foregoing instrument as his(her)[their] their
free and voluntary act for the use and purposes therein set forth.
"OFFICIAL SFAL"  Given under my hand and notarial seal this    Ith day of September 1990.
Notary Public, State of infriors  My Commit (Serious): April 26, 1963
Notary Public
My Commission expires: <u>April 26, 1994</u>
STATE OF ILLINOIS)
COUNTY OF C O O K)
I, KAREN L. DALEY a Notary Public in and for
said County, in the State aforesaid, do hereby certify that This is a C. Ficrel , Sad Vice President of THE
NORTHERN TRUST COMPANY, and The PArichal, Assistant
Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons whose names are subscribed
to the foregoing instrument as such Zoz Vice President and such Assistant Secretary and are personally known to me to
be such Vice President and such Assistant
Secretary, 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 Assistant Secretary, as aforesaid, and as the free and voluntary act of THE NORTHERN
TRUST COMPANY for the uses and purposes therein set forth
"OFFICIAL SEAL" Given under my hand and notarial seal this KAREN L. DALEY 11th day of Gesternber, 1990
MINDRE STATE OF HUNGAR Y
My Commission Explies April 26, 1994  Acren L. Dale  Notary Public
My Commission Expires: Capil 26, 1994

THIS INSTRUMENT WAS PREPARED BY:

STEBBINS NELSON, ESQ. 50 S. LASALLE STREET CHICAGO, IL 60675 (312) 444-3969

THE NORTHERN TRUST COMPANY Attn: BARBARA L. KRAUSS B-A 50 S. LaSalle Street Chicago, IL 60675

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DEPT-01 RECORDING \$15.2 T#2222 TRAN 6686 09/25/90 13:08:00 #0365 # B #-90-466493 COOK COUNTY RECORDER

PARCEL 2

LOT 113 IN THE SUBDIVISION OF BLOCK 6 IN SHEEFIELD'S ADDITION TO CHICAGO IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 2:

AN EASEMENT FOR INGRES: AND EGRESS OVER WALKWAY WHICH STRADDLES THE BOUNDARY LINE BETWEEN LOTS 113 AND 114 IN SAID SUBDIVISION, RUNNING FROM THE WEST LINE OF SAID COTS EASTERLY TO THE EAST SIDE OF SAID LOTS; AS CREATED BY RESERVATION OF EASEMENT IN DEED DATED SEPTEMBER 9, 1987 AND RECORDED SEPTEMBER 15, 1981 AS DOCUMENT 87511045 MADE BY PRAIRIE DEVELOPMENT, LTD., GRANTON TO KEVIN J. BROWN AND KRISTI S. BROWN, HIS WIFE, GRANTEES, IN COOK CULNTY, ILLINOIS;

#### PARCEL 3:

AN EASEMENT FOR INGRESS AND EGRESS OVER WALKWAY WHICH STRADDLES THE BOUNDARY LINE BETWEEN LOTS 112 AND 113 IN SAII SUBDIVISION, RUNNING FROM THE WEST LINE OF SAID LOTS EASTERLY TO THE WEST LINE OF SAID LOTS; AS CREATED BY RESERVATION OF EASEMENT IN DEED DATED DEP 9, 1987 AND RECORDED SEPTEMBER 15, 1987 AS DOCUMENT 8711045 WIDE BY PRAIRIE DEVELOPMENT, LTD., GRANTOR TO KEVIN J. BROWN AND KRISTI S. BROWN, HIS WIFE, GRANTEES, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 14-32-422-006

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PARCEL

LOT 113 IN THE SUBDIVISION OF BLOCK 6 IN SHIFFLESD'S AGE 1100 TO CHICKOTH CANCEL 14 IN SECTION 32, TOWNSHIP 40 NORTH, GANGE 14 IN S. OF THE THE PAIRCIPAL REMIDIAN, IN COOK COUNTY, INCINDICAL

#### PARCEL 2:

#### PARCEL 3:

AN EASEMENT FOR INCRESS AND TELESS OVER WELKERY ABIT OF STREET BOUNDART LINE BETWEEN AND LIT THE SATE SCHOOL LEGGE. THE WEST LINE OF SATE LOTS FASTERING TO THE BASE FASTERING OF FASTERING TO RECORDED SETTING. THE BASE MADE STREET THE BEST OF THE BEST OF THE BASE AND RECORDED SETTING. TO REVEN I. BROWN AND BEST SERVER WIFE, CLUTTERS, IN COOK COUNTY, LILISOES.

P.B. WENT INDEX NUMBER: 14-32-422-008

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