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MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT made and entered into as of the 2nd day of October , 1990 by and between James D. Borys and Francis S. Torys, his wife (1) ("Borrower"), and ALL AMERICAN BANK OF CHICAGO, a state banking corporation with its offices at 3611 North Kedzie Avenue, Chicago, Illinois 60618 ("Bank").

WITNESSETH THAT:

Borrower has executed and delivered a Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") dated June 1, 1989 with a Maximum Credit Amount in the amount of \$10.0.0.00 from Bank to Borrower; and

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Borrower has delivered to Bank a Mortgage (the "Mortgage") dated June 30, 1989 encumbering certain real property (the "Property") located in Cook County, Illinois, which Mortgage was recorded on July 14, 1989 in the office of the Recorder of Deeds, Cook County, Illinois as Document Number 89320399 for the purpose of securing the repayment of Borrower's obligation to Pank under the Agreement and such Mortgage. The Property is legally described as follows:

LOT 39 IN PLAT OF RESUBDIVISION NUMBER 2. FOR A PORTION OF WINSTON GROVE SECTION 23-B, DEING A SUBDIVISION OF PART OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 07-26-410-049

and has the common address of 430 Potomac Lane, Elk Grave Village, Il. 60007 ("Property Address"); and has the permanent index number of 07-26-610-049.

Borrower has requested that Bank increase the Credit Limit on the Loan from \$10,000.00 to \$20,000.00 and Bank is willing to do so provided Borrower executes an Amendment to Agreement and such further documents as Bank may require and that the original Mortgage is modified in the manner hereinafter set forth and, subject to the terms, provisions and conditions hereinafter contained.

In consideration of the foregoing and of the mutual covenants herein contained, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby agree as follows:

1. The first page of the Mortgage is hereby amended by deleting Maximum Principal sum of \$10,000.00 and replacing it with a Maximum Principal Sum of \$20,000.00.

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- 2. Wherever in the Mortgage or any other instrument evidencing, securing and guaranteeing the Loan (herein together called "Loan Documents") reference is made to any other of the Loan Documents, such reference shall be deemed a reference to the Loan Documents as hereby modified and amended.
- 3. In all other respects except as modified herein, the Loan Documents remain unmodified and in full force and effect.

Op Op

BORROWER

NAME JAMES D. BORYS

NAME: FRANCIS S. BORYS

ALL AMERICAN BANK OF CHICAGO

Its Assistant Vice-President

ATTEST:

Y: Mayanne Daveus

Title Assistant Vice-President

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STATE OF ILLINOIS) ss

COUNTY OF COOK I, Michael A. Urban , a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT _____ James D. Borys and Francis S. Rorys personally known to me to be the same person(s) whose name(s) (is) (are) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that They signed, scaled and delivered the said instrument as Their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the release and waiver of the right of homestead. GIVEN unger my hand and notarial seal this 2nd day of ____ October , 19 90 . Mechant A. Unt-NOTARY PUBLIC ***** "OFFICIAL SEAL" MICHAEL A. URBAN Metris triblic, Sinto or lilinois My commission expires: 4-27-94 My Commission Expires 4/27/94 STATE OF ILLINOIS COUNTY OF COOK , a Notary Public in and for I, Michael A Urhan said County, in the State aforesaid, DO HEREBY CERTIFY THAT ____ , Assistant Vice-President Gary A. Woek , Assistant Vice-President and __Mary Satterthwaite_ of said Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst Vice-Pres and Asst 'ice-Pres, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the then and there acknowledged and he/she aid affix said corporate seal to said instrument as his/her own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth. GIVEN under my hand and notarial seal this 2nd day of _______ October 19 90 . ~~~~~~~~~ Motary Public "OPOFFIBIALS SEAL" "MICHAELA A." URBAN N Notary Public, State of Illinois
MMy Commission Expires 4/27/94 My Commission Expires: 4-27-94 This instrument was prepared by and should be returned to: Gary A. Wnek B6x3233 3611 N. Kedzie Ave. Chicago, Il. 60618

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