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MORTGAGE MODIFICATION AGREEMENT AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure Statement ("this Amendment"), is made and entered into by and between Douglas A. Longhini and Carol L. Connell, his wife, in joint tenancy (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 January 19th, 1990, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$ 14,000 (the "Maximum Credit Amount");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee an Equity Credit Line Mortgage (the "Mortgage") dated January 19th, 1990 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 Exhibit A attached hereto and incorporated herein by reference, which has a street address of 1634 Forest Ave, Wilmette, IL 60091, which Mortgage was recorded on January 31, 1990 as Document No. 90049868 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 \$ 14,000 to \$ 22,000, 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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RE TITLE GUARANTY ORDER # 39235

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1. Amendment to Mortgage. The second paragraph on the first page of the Mortgage (the first "Whereas" clause) is hereby amended by substituting "\$ 22,000" [new Maximum Credit Amount] for "\$ 14,000" [original Maximum Credit Amount].

2. Amendment to Agreement. Paragraph 2, page 1 of the Agreement amended by substituting "\$ 22,000" [new Maximum Credit Amount] for "\$ 14,000" [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 Z, 12 CFR 226 (Truth in Lending).

4. References. Wherever in the Mortgage, the 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 shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and assigns.

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

Signed and dated this 8 day of May, 19 90

BORROWER

Douglas A. Longhini

X

Douglas A. Longhini

X

Carol L. Connell

Carol L. Connell

THE NORTHERN TRUST COMPANY

By:

[Signature]
Second Vice President

Attest:

Barbara L. Krauss
Assistant Secretary

Its:

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STATE OF ILLINOIS)

)ss
COUNTY OF C O O K)

I, Alba Latta, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Douglas A. Longhinand Carol A. Connell 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.

Given under my hand and notarial seal this 8th day of May, 1990

(SEAL)

Alba Latta
Notary Public

My Commission Expires: 6-11-90

STATE OF ILLINOIS)

)ss
COUNTY OF C O O K)

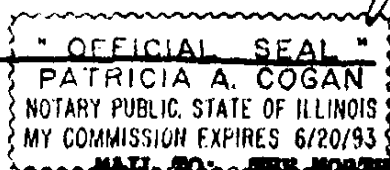
I, Patricia A. Cogan a Notary Public in and for said County, in the State aforesaid, do hereby certify that Thomas P. Nichol Second Vice President of THE NORTHERN TRUST COMPANY, and Barbara L. Krauss, Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Second Vice President and such Assistant Secretary and are personally known to me to be such Second 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 Second 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.

Given under my hand and notarial seal this 10 day of May, 1990.

(SEAL)

Patricia A. Cogan
Notary Public

My Commission Expires: _____



THIS INSTRUMENT WAS PREPARED BY:
STEBBINS NELSON, ESQ.
50 S. LASALLE STREET
CHICAGO, IL 60675
(312) 444-3969

MAIL TO: THE NORTHERN TRUST COMPANY
Attn: _____
50 S. LaSalle Street
Chicago, IL 60675

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Exhibit A

Lots 23 and 24 in Block 3 in E.T. Paul's division in Wilmette Village according to the plat thereof recorded September 3, 1988 in Book 31 of Plats, Page 11, as Document 999781 in Section 28, Township 42 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Number: 05-28-419-015

Property of Cook County Clerk's Office

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