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MORTGAGE MODIFICATION AGREEMENT

71-76-204NA
THIS MORTGAGE MODIFICATION AGREEMENT made and entered into as of the 25th day of JUNE, 1990 by and between STANLEY C. YOUNG AND MARY YOUNG, his wife ("Borrower"), and

COMMUNITY BANK AND TRUST COMPANY OF EDGEWATER, A STATE BANKING CORPORATION, WITH ITS OFFICE AT 5340 N. CLARK STREET, CHICAGO, ILLINOIS 60640 ("BANK")

WITNESSETH THAT:

Borrower has executed and delivered a Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") dated AUGUST 26, 1988 with a Maximum Credit Amount in the amount of \$ 27,000.00 from Bank to Borrower; and

Borrower has delivered to Bank a Mortgage (the "Mortgage") dated AUGUST 26, 1988 encumbering certain real property (the "Property") located in COOK County, Illinois, which Mortgage was recorded on SEPTEMBER 01, 1988 in the office of the Recorder of Deeds, COOK County, Illinois as Document Number 88400625 for the purpose of securing the repayment of Borrower's obligation to Bank under the Agreement and such Mortgage. The Property is legally described as follows:

LOT 14 (EXCEPT NORTH 3 FEET THEREOF) IN BLOCK I IN PURVIS ADDITION TO EDGEWATER BEING A SUBDIVISION IN THE EAST ½ OF THE SOUTH WEST ¼ OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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and has the common address of 5617 N. GLENWOOD, CHICAGO, ILLINOIS 60660 ("Property Address"); and has the permanent index number of 14-05-327-023.

Borrower has requested that Bank increase the Credit Limit on the Loan from \$ 27,000.00 to \$ 30,000.00 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 \$ 27,000.00 and replacing it with a Maximum Principal Sum of \$ 30,000.00.

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MISSOURI

PROPERTY OF COOK COUNTY CLERK'S OFFICE

THIS INSTRUMENT BEING THE FIRST OF THE KIND TO BE RECORDED IN THE PUBLIC RECORDS OF COOK COUNTY, ILLINOIS, ON THE DAY OF _____ 19__ AT _____ O'CLOCK OF THE DAY OF _____ A.D. 19__ BY THE UNDERSIGNED:

THE PARTIES TO THE FOREGOING INSTRUMENT ARE: _____

WITNESSETH THAT:

THE PARTIES TO THE FOREGOING INSTRUMENT HAVE BEEN DULY ADVISED OF THE CONTENTS AND EFFECTS OF THE SAME AND HAVE VOLUNTARILY EXECUTED THE SAME WITHOUT COERCION, FRAUD, OR UNLAWFUL INFLUENCE.

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COOK COUNTY, ILLINOIS
PUBLIC RECORDS

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MISSOURI

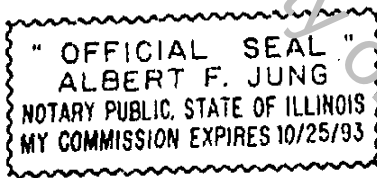
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STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

I, THE UNDERSIGNED, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT STANLEY C. YOUNG and MARY YOUNG, his wife 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, sealed 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 under my hand and notarial seal this 25th day of JUNE, 1990.



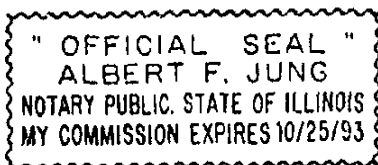
Albert F. Jung
NOTARY PUBLIC

My commission expires: 10/25/93

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

I, THE UNDERSIGNED, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT KENDON T. BIRCHARD, PRESIDENT, and MARK E. FRICHETTO, VICE PRESIDENT, of said Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such PRESIDENT and VICE PRESIDENT, 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 said VICE PRESIDENT then and there acknowledged and he/she did 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 25th day of JUNE, 1990.



Albert F. Jung
Notary Public

My Commission Expires: 10/25/93

This instrument was prepared by and should be returned to:

(Mail to:
COMMUNITY BANK & TRUST
COMPANY OF EDGEWATER
5340 North Clark Street
Chicago, Illinois 60640

ATTN: ALBERT F. JUNG

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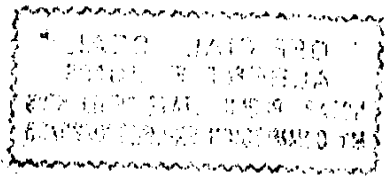
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STATE OF ILLINOIS

COUNTY OF COOK

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the State of Illinois at Chicago, Illinois, this _____ day of _____, 19____.

Witness my hand and official seal this _____ day of _____, 19____.

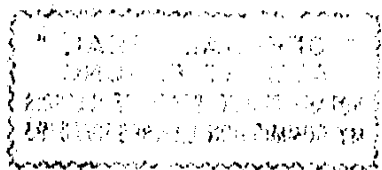


STATE OF ILLINOIS

COUNTY OF COOK

NOTARY PUBLIC
My commission expires: _____

Witness my hand and official seal this _____ day of _____, 19____.



My Commission Expires: _____

This instrument was prepared by _____ and a copy is retained by _____

COOK COUNTY CLERK'S OFFICE
ATTN: ALBERT J. LUNG

COOK COUNTY

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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.

The parties have executed this Mortgage Modification Agreement on and as of the date first above written at CHICAGO, Illinois.

BORROWER

Stanley C. Young
NAME: STANLEY C. YOUNG

x Mary Young
NAME: MARY YOUNG

COMMUNITY BANK AND TRUST
COMPANY OF EDGEWATER

BY: Arthur J. Decker
Its PRESIDENT

ATTEST:

BY: Frank Fughetta
Title VICE PRESIDENT

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Notwithstanding to the contrary of any other provision of this Act, the provisions of this Act shall not apply to any person who is a member of the Board of Directors of any corporation or partnership, or to any officer or director of any corporation or partnership, or to any partner in any partnership, or to any trustee of any trust, or to any executor, administrator, or guardian of any estate, or to any receiver, or to any person acting in any of the foregoing capacities, or to any person acting in any of the foregoing capacities who is a member of the Board of Directors of any corporation or partnership, or to any officer or director of any corporation or partnership, or to any partner in any partnership, or to any trustee of any trust, or to any executor, administrator, or guardian of any estate, or to any receiver, or to any person acting in any of the foregoing capacities.

Notwithstanding to the contrary of any other provision of this Act, the provisions of this Act shall not apply to any person who is a member of the Board of Directors of any corporation or partnership, or to any officer or director of any corporation or partnership, or to any partner in any partnership, or to any trustee of any trust, or to any executor, administrator, or guardian of any estate, or to any receiver, or to any person acting in any of the foregoing capacities.

Notwithstanding to the contrary of any other provision of this Act, the provisions of this Act shall not apply to any person who is a member of the Board of Directors of any corporation or partnership, or to any officer or director of any corporation or partnership, or to any partner in any partnership, or to any trustee of any trust, or to any executor, administrator, or guardian of any estate, or to any receiver, or to any person acting in any of the foregoing capacities.

Property of Cook County Clerk's Office

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CHICAGO

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