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AMENDMENT TO River Forest State Bank & Trust Co. HOME EQUITY
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 23rd day of August, 1991, by
and between Peter H. Lantero and Dawn A. Lantero

as Borrower under the hereinafter described Credit Agreement and
as Mortgagor under the hereinafter described Mortgage (hereinafter

referred to as the "Borrower", and River Forest State Bank and Trust Company
(hereinafter referred to as the "Bank").

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WITNESSETH:

1991-01 RECORDING \$15.29
#2000 TRAP 7517 09-10/91 09-11-00
FILE # B * -91-466420
COUNTY RECORDER

WHEREAS, the Borrower and the Bank have executed that certain
Home Equity Line of Credit Agreement and Disclosure Statement
dated February 16, 1990 (the "Credit Agreement") pursuant to which
the Bank agreed to establish a Home Equity Line defined therein,
for the benefit of Borrower, in the maximum amount of \$7,500.00
bearing interest at an Annual Percentage Rate equal to 1% in
excess of the Prime Rate defined therein, for a period with an
initial Draw Period defined therein of 7 years from the date of
the Credit Agreement; and

WHEREAS, in order to secure to the Bank the repayment of the
indebtedness incurred pursuant to the Credit Agreement, the
Borrower executed and delivered to the Bank that certain Home
Equity Line of Credit Mortgage dated February 16, 1990 (the
"Mortgage") pursuant to which the Borrower mortgaged, granted and
conveyed to the Bank certain real property described therein and
on Exhibit A attached hereto; and

WHEREAS, the Borrower has requested that the Bank change
certain terms of the Home Equity Line contained in the Credit
Agreement and/or the Mortgage; and

WHEREAS, the Bank and the Borrower have agreed to change such
terms of the Home Equity Line and desire to amend the Credit
Agreement and the Mortgage to reflect such changes.

This Agreement was prepared by: J. Knick

River Forest State Bank and Trust Company
7727 W. Lake Street
River Forest, IL 60305



REITITLE SERVICES # RA-268

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NOW, THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00), and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, the Borrower and the Bank agree as follows: (check the box indicating the appropriate change)

1. AS of August 28, 1991:

(a) the Annual Percentage Rate applicable to the Home Equity Line is hereby changed from _____% to _____% in excess of the Prime Rate. The Credit Agreement is hereby amended to reflect such change. Notwithstanding this paragraph, the Annual Percentage Rate applicable to the Home Equity Line, regardless of the change agreed to in this paragraph, shall not exceed the maximum Annual Percentage Rate allowed in accordance with paragraph 3 of the Credit Agreement.

XX (b) the maximum amount of the Home Equity Line is hereby changed from \$7,500.00 to \$11,000.00. The Credit Agreement is hereby amended to reflect such change.

(c) the Draw Period of the Home Equity Line is hereby extended from _____ to _____, 19____. The Credit Agreement and the Mortgage are hereby amended to reflect this change.

2. All other terms, provisions and conditions of the Credit Agreement and the Mortgage modified are hereby conformed.

3. This Amendment shall be attached to and made a part of the Credit Agreement and the Mortgage.

X Peter M. Santoro
Borrower Peter M. Santoro

X Dawn A. Santoro
Borrower Dawn A. Santoro

Accepted and Acknowledged this
23rd day of August, 1991.

River Forest State Bank and Trust Company
By: [Signature]
Title: Consumer Loan Officer

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EXHIBIT A

The real estate described as:

The South 7 feet of Lot 24 and all of Lot 23 and Lot 22 (except the South 27 feet) in Block 14 in Mills and Sons Third Addition to Green Fields, a Subdivision of the East 1/2 of the Southwest 1/4 (except the North 174 feet and the South 191 feet) of Section 36, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

Permanent index number: 12-30-627-002

Common address of property: 1639 N. 77th Ct. Elmwood Park, IL 60635

Mortgage dated 2/16/90 identified as document no. 90087493 by and between Peter N. Lantero and Dawn A. Lantero as Borrowers and River Forest State Bank as Lender.

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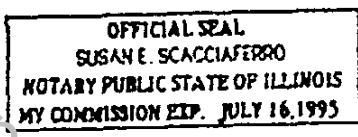
State of Illinois)
) SS.
County of Cook)

I, the undersigned, a Notary Public in and for said county in the state aforesaid do hereby certify that Peter W. Lantero and Dawn A. Lantero who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 23rd day of August, 1991.

Susan E. Scacciaferro
Notary Public

My Commission Expires:
July 16, 1995



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