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HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

Reference is made to:

- A. The First Illinois "Home Equity" Line of Credit Loan Agreement ("Agreement");
- B. That certain "Home Equity" Line of Credit Mortgage Note ("Note");
- C. The "Home Equity" Mortgage recorded on August 27, 1987 as document number 87472885 with the (Recorder of Deeds) (~~Register of Deeds~~) (~~Register of Titles~~) Cook County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 522 Washington, Wilmette, IL 60091 ("Property");
- D. If applicable, the Guaranty ("Guaranty") of N/A and N/A ("Guarantors"); and
- E. If applicable, the Collateral Assignment of Beneficial Interest dated N/A, 19 applicable to Trust created under Agreement dated and known as Trust No. ("Collateral Assignment"), which was granted as security interest in repayment of the Note in addition to or in lieu of the Mortgage.

The Agreement, Note, Mortgage, Guaranty and Collateral Assignment are each dated as of August 19, 1987, ~~by~~ and executed by WILLIAM P. GUSSNER and SANDRA J. GUSSNER as Borrower and/or the Guarantors.

Borrower has requested that First Illinois Bank of Wilmette ("Bank"), holder of the Note, to: (a) increase the "Maximum Line of Credit" (as defined in the Agreement); and/or (b) extend the maturity of the Note. Bank is willing to agree to such request.

NOW, THEREFORE, for good and valuable consideration, Borrower and Guarantors (if applicable) and Bank acknowledge and agree as follows:

1. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note, Mortgage, Guaranty and/or Collateral Assignment are in full force and effect and that the Property is being occupied as the principal residence of Borrower (or Guarantor, if applicable).
2. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ *60,000.00* to \$ *25,000.00*.
3. The Maturity Date (as defined in the Note) is hereby changed from 8/19/92 to September 10, 1996.
4. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
5. The Mortgage and/or Collateral Assignment is hereby modified to provide that such instrument(s) and the lien(s) created thereby continue as security for repayment of the Note as modified hereby.
6. In all other respects the Agreement, Note, Mortgage and/or Collateral Assignment and

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Guaranty are hereby ratified and reaffirmed.

7. In the event the Borrower executing this Agreement is an Illinois land trust, this Agreement is executed by Borrower, not personally, but as Trustee aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee and the Borrower hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing contained herein or in the Note shall be construed as creating any liability on the Borrower personally to pay the Note or any interest, late charge or premium that may accrue thereon, or any indebtedness secured by the Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by Lender and by every person now or hereafter claiming any right or security hereunder, and that so far as the Borrower is personally concerned, the legal holder or holders of the Note and the owner or owners of any indebtedness secured by the Mortgage shall look solely to the Property thereby mortgaged, conveyed and assigned to any other security given at any time to secure the payment thereof.

DATED at Wilmette, Illinois, as of September 9, 19 91.

BORROWER:

William P. Gussner
WILLIAM P. GUSSNER

BANK:

FIRST ILLINOIS BANK OF WILMETTE

Sandra E. Gussner
SANDRA E. GUSSNER

BY:

Thomas J. Utzig
Senior Vice President

GUARANTOR (if applicable)



DOCUMENT PREPARED BY:

Roberta Lotsoff
First Illinois Bank of Wilmette
1200 Central Avenue
Wilmette, IL 60091

REAL ESTATE PROPERTY INDEX NO. 05-34-204-008

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RIDER "A"

PIN: 05-34-204-008-0000

COMMONLY KNOWN AS: 522 WASHINGTON AVENUE, WILMETTE, ILLINOIS 60091

LOT 11 IN BLOCK 11 IN DINGEE'S ADDITION TO WILMETTE VILLAGE IN THE QUILMETTE RESERVE IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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