UNOFFICIAL COPY: 0

American National Bank of Bensenville Bensenville, Illinois

LOAN MODIFICATION AGREEMENT

91100710

RE: Loan #2218319453-00075

mis Agreement entered into this 31st day of March, 1991, between AMERICAN NATIONAL BANK OF BENSENVILLE, a National Banking Association (hereinafter referred to as LENDER), and Civiltech Engineering, Inc. (hereinafter referred to as BORROWER), whereas:

- A. BORROW (Consideratofore executed and delivered to LENDLR a Principal Note (the Note) dised August 16, 1990 in the principal sum of \$77,000.00 (Two Hundred Deventy Five Thousand and OUV100) with a 207 day maturity being due March 31, 1991 said NOTE being made a part hereof by incorporation by reference.

PARCEL 1: LOT MA HUNDRED NIMETY (290) IN H. ROY BERRY COMPANY'S COLONIAL MANOR, BEING A SUBJIVESION OF PART OF THE NORTHEAST QUARTER (174) OF SECTION 31, AND PART OF THE NORTHWEST QUARTER (174) OF TESTION 12, ALL 19 TOWNSTOP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN 2001 COUNTY, ILLINOIS.
PERMANENT INDEX MOMBER: 08-11-202-018
COMMONLY KNOWN AS: 17 SOUTH WA-PELLA AVENUE, MT. PROSPECT, IL 60056.

PARCEL 2: LOT 2 IN BLOCK 12 19 MERRILL'S GARDEN HOME, A SUBDIVISION IN THE MORTH 1/2 OF THE MORTHWEST 1/4 OF SCCTION 22, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PERMANENT INDEX NUMBER: 02-22-111-012

COMMONLY KNOWN AS: 106 SOUTH DEDAR STREET, PALATINE, IL 60067.

PARCEL 3: LOT 186 IN UNIT EIGHT OF FOUR COLONTES, BEING A SUBDIVISION OF PART OF 184 COUNTHEAST QUARTER OF SECTION 12 TOWNSHIP 43 NORTH, RANCE 7, EAST OF THE DIEDS PRINCEPAL MERITIAN, ACCORDING TO THE PLAT THEREOF, REDORDED APRIL 30, 1984 AS DOCUMENT NUMBER 880094, IN MCHENTY COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 18-12-478-014
COMMONLY KNOWN AS: 1018 PLUM TREE ORIVE, CRYSTAL LAKE, IL 60014.

C. The present line of credit of indebteamess of BORROWER to LEMDER under suid Note as of the date hereof is:

\$275,000.00 (Two Hundred Seventy Five Thousand and 00/100)

such sum is evidenced by the Nate and Mortgage.

D. BORROWER and LENDER mutually desire to modify certain of the terms and conditions of the Note and Montgage as set forth immediately hereinafter.

NOW, THEREFORE, the parties hereto, notwithstanding anything contained to the contrary in said Note or Mortgage, agree as follows:

 To renew the said original 227 day Note and Mortgage now due the LENDER on said March 31, 1991 for an additional one year at the same terms and conditions as said original Note and Mortgage except that the rate of interest charged hereunder shall be 1.5% over Prime floating for the one year term. The new maturity date is March 31, 1992.

Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain unchanged and in full force and effect.

(COOK) 91 K 11508

Box 14

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IN WITNESS WHEREOF, the parties have hereunto executed this instrument as of the date first above written.

DATE:March 31, 1991	DATE: March 31, 1991
AMERICAN NATIONAL BANK OF BENSENVILLE A National Banking Association	
Thomas R. Bolduc	By: John L. Breitsaneter
Title: Commercial Banking Officer	Barbara 45 Kelly-Breitsameter
Attest: Charlie le Kurfeir	By: Robert J. Andres
0	By: ///// Andres
	By: Gary Poloverbay
200	By:
	By: 1/2 m 7-1:111
01 300	maik L. Hine
Prepared by: Sherry L. Bird c/o American National Bank of Bensenville 133 West Grand Avenue, Bensenville, IL 60106	
STATE OF ILLINOIS COUNTY OF DuPage	
I, the undersigned, a Notary Public in and for sald County, in the State	
aforesaid, do hereby certify that the above-mentioned	
personally known to me to be the same person (s) whose name is subscribed to	
the foregoing instrument, appeared before me this day in pelson and	
acknowledged that they signed, sealed and delivered the said instrument	
as their own free and voluntary act for the uses and purposes therein set	
forth.	
GIVEN under my hand and NOTARY SEAL this 31st day of March , 1991.	
	-31-168710
"OFFICIAL STATE	NOTARY PUBLIC
DEBORAH M. COOPER, Notary Public DuPage County, State of Illinois My Commission Expires 8/11/91	

Commission expires