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MODIFICATION AGREEMENT

This Agreement ("this Agreement"), dated as of January 31, 1992, is among (between) Charles R. Sever and Dianne L. Sever (individuals), and NORTHERN TRUST BANK/O'HARE

DEPT. OF RECORDING \$29.00
T:1111 TRAN 0828 02/19/92 11:45:00
#2202 & A * -92-102874
COOK COUNTY RECORDER

WITNESSETH

WHEREAS, the Borrower (or one or more of the persons and entities constituting the Borrower) executed and delivered to the Bank a Note (the "Note") in the original principal amount of \$ 91,000.00 dated February 19, 1991, now reduced by payments to a current principal balance of \$ 90,559.58 [IF NOT REDUCED, PUT IN ORIGINAL BALANCE], being originally payable in monthly installments of ~~interest only~~ principal and interest combined [CROSS OUT INAPPLICABLE PORTION] of \$ 781.83 each, with a final payment of all principal and accrued interest being due and payable on March 1, 2021; interest through such original scheduled maturity date was payable at the rate of 9.75 % per annum;

WHEREAS, the Borrower (or one or more of the persons and entities constituting the Borrower) executed and delivered to the Bank a Mortgage (the "Mortgage") dated February 19, 1991 securing the Note and other amounts as provided therein and conveying and mortgaging real estate located in Cook County, State of Illinois, legally described on Exhibit A attached hereto, all or part of which is commonly known as 4940 Rochester Drive, Hoffman Estates, Illinois 60010, together with related improvements, fixtures and other property, as described therein (such real estate and other property, the "Property"); the Mortgage being recorded in the Recorder's/Registrar's Office of such County and State on March 1, 1991, as Document Number 91093989;

WHEREAS, the Bank represents that it is the owner and holder of the Note;

WHEREAS, the Mortgage represents a first/~~second~~ [CROSS OUT INAPPLICABLE PORTION] lien on the Property;

WHEREAS, the Borrower represents and warrants that it is the owner of the Property free and clear of all liens and encumbrances other than any liens for real estate taxes not yet

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due, and any liens in favor of the Bank, including a first mortgage on the Property in favor of Bank with a balance of \$ 90,559.58 ;

WHEREAS, at the request of the Borrower, the Bank is willing to amend the Note as provided below, and the parties wish to affirm that the Note as so amended is secured by the lien of the Mortgage and to confirm that all references to the Note and underlying indebtedness in the Mortgage shall henceforth stand as reference to the Note and underlying indebtedness as hereby amended:

NOW, THEREFORE, for valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties hereto agree as follow:

1. The (new) scheduled maturity date of the Note shall be January 1st, 2007, the (new) interest rate on the Note shall be 7.75 % per year and the (new) principal of the Note shall be \$ 90,559.58, being payable in monthly installments of interest and principal combined of \$ 852.42 each on the 1st day of each month, with a final payment of all principal and interest being due and payable on January 1st, 2007. As a precondition to the effectiveness of this Agreement, the Borrower shall pay all accrued but unpaid interest on the Note through the date of this Agreement.
2. The Bank agrees on behalf of itself and of any subsequent holder to mark the Note so as to reflect the terms of this Agreement before transferring or negotiating the same.
3. The Borrower agrees and confirms that the lien of the Mortgages shall secure the Note as hereby amended to the same extent as if the Note as amended were set forth and described in the Mortgage.
4. All of the terms and conditions of the Note and the Mortgage including without limitation the release and waiver of homestead rights (which the Borrower hereby confirms is effective as to the Note and Mortgage as hereby modified), shall stand and remain unchanged and in full force and effect and shall be binding upon them except as and if expressly modified by this Agreement.
5. This Agreement shall be governed by the internal laws of the State of Illinois, shall bind the parties and their respective heirs, personal representatives, executors, successors, and assigns. IF TWO OR MORE PERSONS OR ENTITIES COMPRISE THE BORROWER, THEIR OBLIGATIONS HEREUNDER ARE JOINT AND SEVERAL.

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

BORROWER

Attest:

Assistant Secretary

~~Assistant Secretary~~

By:

Its:

Charles R. Sever
Charles R. Sever
Dianne L. Sever
Dianne L. Sever

NORTHERN TRUST BANK/O'HARE N.A.

Attest:

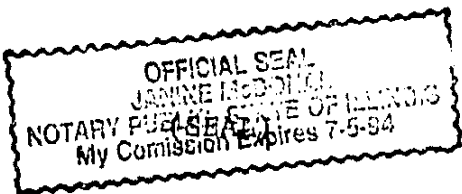
[Signature]
Assistant Secretary

By: Charles E. Gekas
Charles E. Gekas
Its: Second Vice President

STATE OF ILLINOIS)
COUNTY OF Cook) ss

I, Janine McDermid, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Charles R. Sever and Dianne L. Sever 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 13th day of February, 1992.



Janine McDermid
Notary Public

My Commission Expires: _____

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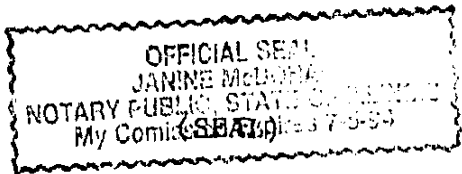
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STATE OF ILLINOIS)

COUNTY OF Cook)^{SS}

I, Janine McDonald a Notary Public in and for said County, in the State aforesaid, do hereby certify that Charles F. Gorkos, Second Vice President of NORTHERN TRUST BANK/O'HARE N.A., and Thomas Wischhusen, Assistant Secretary of NORTHERN TRUST BANK/O'HARE N.A., 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 NORTHERN TRUST BANK/O'HARE N.A. for the uses and purposes therein set forth.

Given under my hand and notarial seal this
15th day of February, 1992.



Janine McDonald
 Notary Public

My Commission Expires: _____

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:
 NORTHERN TRUST BANK/O'HARE N.A.
 Attention: Carol Bartoski
 1501 Woodfield Road
 Schaumburg, Illinois 60173
 Telephone (312) 517-8800

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Property of Cook County

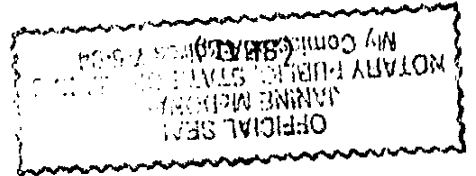
THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:
NORTHERN TRUST BANK/O'HARE N.A.
Attention: Carol Bartoska
1501 Woodfield Road
Schaumburg, Illinois 60173
Telephone (312) 517-8800

My Commission Expires: _____

Notary Public

James W. [Signature]
1992

Given under my hand and notarial seal this _____ day of _____, 1992.



I, James W. [Signature] a Notary Public in and for said County, in the State aforesaid, do hereby certify that Carol Bartoska, Vice President of NORTHERN TRUST BANK/O'HARE N.A., and James W. [Signature], Vice President of NORTHERN TRUST BANK/O'HARE N.A., who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such James W. [Signature] 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 Carol Bartoska, Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of NORTHERN TRUST BANK/O'HARE N.A. for the uses and purposes therein set forth.

STATE OF ILLINOIS
) ss
COUNTY OF Cook

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Exhibit "A"

Lot 51 in Block 1 in Colony Point Phase 2, being a Subdivision of part of the Southwest 1/4 of Section 18, Township 42 North, Range 10, East of the Third Principal Meridian, according to the plat thereof recorded December 12, 1977 as Document No. 24231925, in Cook County, Illinois.

Permanent Index No. 02-18-303-065-0000

Commonly known as: 4940 Rochester Drive
Hoffman Estates, IL 60010

Property of Cook County Clerk's Office

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