

MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Mortgage (hereinafter referred to as the "Modification Agreement") made this 12th Day of December, 1992, by David Chang and Johanna Chang, his wife as joint tenants (hereinafter referred to as "Mortgagor"), and EVANSTON BANK, (hereinafter referred to as "Mortgagee").

WITNESSETH:

WHEREAS, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement dated June 27, 1992 in the amount of One Hundred One Thousand and No/100 Dollars (\$101,000.00) ("Note"), which Note is secured by a Mortgage ("Mortgage") of even date therewith, recorded on July 17, 1992 in the Recorder's Office of Cook County, Illinois as Document No. 92524675, relating to the property legally described as follows:

LOT 65 IN THE 2ND ADDITION TO MORTON AIRE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHEREAS, Mortgagor and Mortgagee have agreed to enter in this Modification Agreement.

NOW, THEREFORE, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee and Mortgagor, agree that the Note and Mortgage, shall be and are hereby modified as follows:

- 1. Principal amount will be decreased from \$101,000.00 to \$73,000.00.
- 2. Except for the modifications stated hereinabove, the Home Equity Agreement and Mortgage are not otherwise changed modified or amended, and remains in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first above written.

THIS PROPERTY INDEX NUMBER IS BEING PROVIDED AT THE CUSTOMER'S REQUEST. THE OFFICE OF THE RECORDER OF DEEDS DISCLAIMS ALL LIABILITY OR RESPONSIBILITY FOR ANY ERROR OR INACCURACY IN THE NUMBER. THE CUSTOMER ACCEPTS ALL RESPONSIBILITY FOR THE CORRECTNESS OF THIS PROPERTY INDEX NUMBER.

David C. Chang
David Chang

Johanna Chang
Johanna Chang

EVANSTON BANK
BY: *[Signature]*

ATTEST:
BY: *[Signature]*

DEPT-01 RECORDINGS \$23.50
T#0000 TRAN 0050 01/29/93 11:28:00
#2658 # *-93-076734
COOK COUNTY RECORDER

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