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MODIFICATION AGREEMENT

93178781

WHEREAS Joseph H. Miller and Darlene M. Miller, his wife
 (hereinafter referred to as "Mortgagor") made a Mortgage (hereinafter referred
 to as "Mortgage") whereby said Mortgagor did convey, mortgage and warrant unto
Comerica Bank - Illinois f/k/a Affiliated Bank
 its successors and assigns, the real estate situated,
 lying and being in the City of Berwyn, County of Cook
 and State of Illinois, all as described on Exhibit "A" attached hereto and made a part
 hereof, to secure a Note (hereinafter referred to as "Note") for
Forty Seven Thousand Two Hundred Fifty and no/100---(\$ 47,250.00) Dollars, and said
Mortgage as recorded in the Office of the Recorder of
Deeds of Cook County, Illinois on November 19, 1987 as
 Document Number 87620677.

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WHEREAS, It has been agreed by the parties hereto that the Mortgage and
Note shall be modified as hereinafter set forth.

NOW, THEREFORE, in consideration of One and No/100 (\$1.00) Dollars and other good and
 valuable consideration mutually paid by the parties hereto to each other, the receipt of
 which is hereby acknowledged by each of said parties, and further in consideration of the
 agreements, covenants, conditions and stipulations hereinafter set forth, Mortgagor, its
 successors and assigns and Comerica Bank - Illinois f/k/a Affiliated Bank

its successors and assigns do hereby covenant and agree as follows, to-wit:

MODIFICATION 1: The parties hereby agree to modify the terms of repayment of indebtedness
 evidenced by the Note for Forty Seven Thousand Two Hundred Fifty and no/100
 (\$ 47,250.00) Dollars dated November 9, 1987, which is secured by
 the Mortgage of even date therewith referred to and recorded with the
Recorder of Deeds of Cook County, Illinois, on
November 19, 1987 as Document Number 87620677.

DEPT. OF RECORDS
 11:36:00
 18704 * - 93 - 178781
 COOK COUNTY RECORDER

Said unpaid indebtedness of Forty Four Thousand Three Hundred Twenty Two and 63/100-----
 (\$ 44,322.63-----) Dollars and interest on the balance of principal remaining from time
 to time unpaid shall be paid as follows.

Principal and Interest payable monthly at the rate of 7.75 % per annum in equal
 installments of Four Hundred Seventeen & 20/100 (\$ 417.20-----) Dollars commencing on the
1st day of February, 1993 and on the 1st day of each month
 thereafter until this Note is fully paid except that the final payment of principal and
 interest, if not sooner paid, shall become due on the 1st day of January
1998.

This Agreement is supplementary to said Mortgage. All the provisions
 thereof and of the Note including the right to declare principal
 and accrued interest due for any cause specified in said Note
 shall remain in full force and effect.

Handwritten signature

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Property of Cook County Clerk's Office

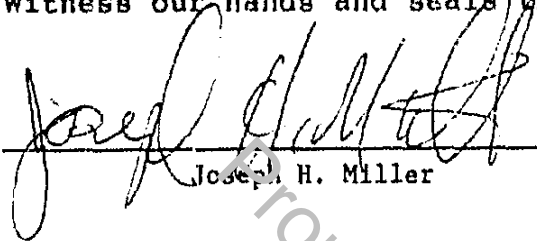
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All of the terms, covenants, conditions and agreements herein shall bind and the benefits and advantages shall insure to the successors of the Comerica Bank - Illinois and to Mortgage.

Witness our hands and seals this 22ND day of JANUARY, 1993

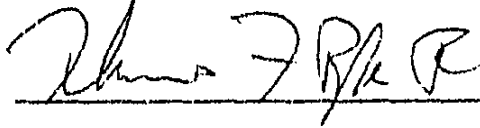


Joseph H. Miller

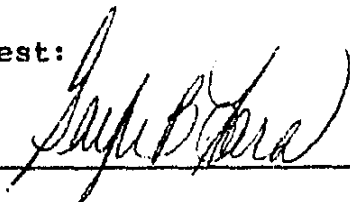


Darlene M. Miller

Comerica Bank - Illinois

By 

Attest:



This instrument prepared by Cathy Gustafson for Comerica Bank - Illinois
8700 N. Waukegan Road
Morton Grove, IL 60053

Mail To: Cathy Gustafson
Comerica Bank - Illinois
8700 N. Waukegan Road
Morton Grove, IL 60053



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EXHIBIT "A"

The South Half of Lot Sixteen (16) and All of Lot Seventeen (17) in Block Two (2) in Flick's Subdivision of the North Half of the North West Quarter of the South West Quarter of Section Twenty Nine (29), Township Thirty Nine (39) North, Range Thirteen (13), East of the Third Principal Meridian, in Cook County, Illinois.

PIN# 16-29-301-028-0000

Commonly Known As: 2628 South Highland
Berwyn, IL 60402

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STATE OF ILLINOIS)
COUNTY OF COOK)

I, CALVIN KIRSH a Notary Public in and for said County, in the State aforesaid, do hereby certify that JOSEPH H. MILLER and DARLENE M. MILLER who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 22 day of JANUARY 1993.

Calvin Kirsh
OFFICIAL SEAL
Calvin Kirsh Notary Public
Notary Public, State of Illinois
Commission Expires 1/22/94

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY that Thomas F. Rozan, Edward Vuc President to Comerica Bank - Illinois Gwili B. Hara, Kathleen O'Brien Assistant Secretary of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Leonid Vise President and Robert Kelly O'Brien Assistant Secretary, respectively, appeared before me this day in person and acknowledge that they signed and delivered the said instrument as a free and voluntary act of said Bank, for the uses and purposes set forth; and the said Assistant Secretary did also then and there acknowledge that, as custodian of the corporate seal of said Bank, did affix the said corporate seal of said Bank to said instrument, as his own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 28th day of January 1993.

OFFICIAL SEAL
SUZANNE M. CUDDY
Notary Public, State of Illinois
Commission Expires 4/22/96

Suzanne M. Cuddy
Notary Public

OFFICIAL SEAL
SUZANNE M. CUDDY
Notary Public, State of Illinois
My Commission Expires 4/22/96

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