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Steven P. Bensinger

93187988

NBD Bank

REVOLVING CREDIT MODIFICATION AGREEMENT
(Decrease Credit Limit)

This Modification Agreement is dated as of the 5TH day of MARCH, 1993, and is made between (_____) not personally, but as Trustee under a Trust Agreement dated _____, 19____, and known as Trust No. _____ *)
SEYMOUR J. SOMMER AND SUSAN J. SOMMER, . HIS WIFE

(*Borrower) and NBD BANK, SUCCESSOR BY MERGER TO NBD HIGHLAND PARK BANK, N.A. Illinois ("Bank").

DEPT-01 RECORDING \$27.50
T#0010 TRAM 0501 03/12/93 13:23:00
#5481 # *-93-187988
COOK COUNTY RECORDER

UNDERSTANDINGS

A. Borrower executed and delivered to Bank a Revolving Credit Mortgage dated AUGUST 10, 1990, and (recorded) (registered) on AUGUST 29, 1990, with the COOK COUNTY, ILLINOIS (Recorder's) (Registrar's) Office as Document No. 90419646 (the "Mortgagee") encumbering the following described real property, to wit:

6 IN RAMONA BIRCHWOOD SUBDIVISION, BEING A SUBDIVISION OF THE WEST 607 FEET OF THE SOUTH 5 ACRES OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE WEST 607 FEET OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, LYING SOUTH OF THE SOUTH LINE OF L. COOPER'S BIRCHWOOD SUBDIVISION, A SUBDIVISION IN SAID NORTHEAST 1/4 OF THE NORTHWEST 1/4 AND LYING NORTH OF THE NORTH LINE OF THE WEST 607 FEET OF THE SOUTH 5 ACRES OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, ALL IN COOK COUNTY, ILLINOIS.

05-32-124-006

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Mailed to: Steven P. Bensinger
NBD HIGHLAND PARK BANK, N.A.
513 Central Avenue
Highland Park, Illinois 60035

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Commonly Known as: 2843 BIRCHWOOD COURT, WILMETTE, IL 60091,

Permanent Index No.: 05-32-124-006.

*To be deleted when this Agreement is not executed by a Land Trust.

B. The Mortgage secures the indebtedness, obligations and liabilities of Borrower pursuant to a Revolving Credit Note in the original principal sum of \$90,000.00 (the "Line of Credit") dated AUGUST 10, 1990, executed and delivered by Borrower and payable to Bank (the "Note").

C Borrower wishes to decrease the Line of Credit on the Note and Mortgage and Bank is willing to do so.

NOW, THEREFORE, in consideration of the Understandings set forth above and other mutual covenants and agreements, and in consideration of the payment of \$0.00 from Borrower to Bank, receipt of which is hereby acknowledged by the parties; IT IS HEREBY AGREED:

That the Note is hereby modified as follows:

1. The Line of Credit of \$ 90,000.00 as set forth in the Note and Mortgage is hereby deleted and the following sum inserted in lieu thereof:

\$ 30,000.00

2. In all other respects, the terms and provisions of the Note and Mortgage shall remain unchanged and in full force and effect. *

*-Effective April 1, 1993 the rate on the above line of credit will increase from Prime + 1/2% to Prime + 1%.

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IN WITNESS WHEREOF, the parties hereto have executed this Revolving Credit Modification Agreement as of the day and year first above within.

BANK:

NBD Bank

By: SEE BELOW

Its: _____

ATTEST:

By: _____

Its: _____

BORROWER:

X Seymour J. Sommer
SEYMOUR J. SOMMER

X Susan J. Sommer
SUSAN J. SOMMER

**
Not personally, but as Trustee
under a Trust Agreement dated
_____, 19__ and known as
Trust No. _____

NBD Bank

By: Kenneth V. Remani
Its: Vice President

ATTEST:

By: [Signature]
Its: MORTGAGE LOAN REP.

** This Agreement is executed by _____, not personally, but as Trustee in the exercise of the power and authority conferred upon and vested in it as Trustee and it is expressly understood that no personal liability shall be asserted nor be enforceable against the Trustee, being expressly waived by all parties hereto.

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Notary for Trustee

STATE OF ILLINOIS, _____ County as:

I, _____, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____ of _____ and _____ of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such and _____ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said _____ then and there acknowledged that _____, as custodian of the Seal of said Bank, did affix the seal to said instrument as free and voluntary act and as the free and voluntary act of said Bank as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this _____ day of _____, 19____

Notary Public

My Commission Expires: _____

STATE OF ILLINOIS

COUNTY OF LAKE Cook

I, THE UNDERSIGNED, a Notary Public in and for said County, in the State aforesaid, do hereby certify that SEYMOUR J. SOMMER and SUSAN J. SOMMER, 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 own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 5TH day of MARCH, 1993.

Diane V. Bander
Notary Public

My Commission Expires: _____

COOK COUNTY CLERK'S OFFICE

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