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COOK COUNTY, ILLINOIS
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MODIFICATION AGREEMENT

THIS AGREEMENT, made this 20TH day of APRIL, 1993 between AMERICAN NATIONAL BANK OF LIBERTYVILLE, a National Banking Association ("Lender") and WILLIAM J. HEINZEN, A BACHELOR ("Borrower"), WHEREAS:

- A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated SEPTEMBER 2, 1988 in the principal sum of TWENTY SIX THOUSAND AND NO/100 (\$26,000.00).
- B. The Note is secured by a mortgage dated SEPTEMBER 2, 1988, and recorded on SEPTEMBER 2, 1988 in the Office of the Recorder of Deeds of COOK County, Illinois, in Document No. 88401897, which encumbers the following described Real Estate:

COOK County, Illinois
UNIT NUMBER 308-4 IN FIRESIDE TERRACE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
THE NORTH 470 FEET, AS MEASURED ON THE EAST AND WEST LINES THEREOF (EXCEPT THE EAST 493.06 FEET, AS MEASURED ON THE NORTH LINE THEREOF), TOGETHER WITH THE WEST 200 FEET, AS MEASURED ON THE SOUTH LINE THEREOF, OF THAT PART LYING SOUTH OF THE NORTH 470 FEET AS AFORESAID, ALL OF THE EAST 22 ACRES OF THE SOUTH 60 ACRES OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 88,443,004; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PIN: 03064000351095

- C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is TWENTY FOUR THOUSAND FOUR HUNDRED FIFTY FIVE AND 10/100 (\$24,455.10). Such sum is evidenced by the Note and Mortgage.
- D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage:

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

1. THE PRINCIPAL BALANCE REMAINING OF \$24,455.10 PLUS INTEREST ON THE BALANCE OF PRINCIPAL REMAINING BE PAYABLE FROM TIME TO TIME AT THE RATE OF 6.40 PER ANNUM AS FOLLOWS: PRINCIPAL AND INTEREST PAYMENTS OF \$152.51 MONTHLY BEGINNING JUNE 1, 1993 AND MONTHLY THEREAFTER UNTIL THE FINAL PAYMENT ON MAY 1, 1998.
 - A) EXTEND THE TERM BY 5 YEARS FROM DATE OF MODIFICATION.
 - B) LOWER RATE TO 6.400%.
2. Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

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

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AMERICAN NATIONAL BANK
LIBERTYVILLE

BY: J Bert Carst
J BERT CARSTENS, PRESIDENT

ATTEST:

Deborah D. Marrs
DEBORAH D. MARRS, VICE PRESIDENT

STATE OF ILLINOIS)
) SS
COUNTY OF LAKE)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT J. BERT CARSTENS and DEBORAH D. MARRS personally known to me to be the PRESIDENT of AMERICAN NATIONAL BANK OF LIBERTYVILLE, and personally known to me to be the VICE PRESIDENT of said Bank, and personally known to me to be the same persons whose names are subscribed on the foregoing instrument, appeared before me this day in person and severally acknowledged that as such PRESIDENT and VICE PRESIDENT of said Bank, they signed and delivered said instrument and caused the corporate seal of said Bank to be affixed thereto, pursuant to corporate seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth.

GIVEN, under my hand and Notarial Seal this 11 day of May, 1993.



Mary Herahy
NOTARY PUBLIC

My commission expires:

8-21-94

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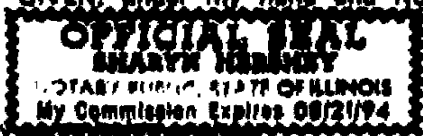
CONSENT AND ACKNOWLEDGEMENT OF BORROWERS

X William J. Heinzen 4/30/93
WILLIAM J. HEINZEN

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 WILLIAM J. HEINZEN who is known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN, under my hand and Notarial Seal this 20 day of April, 1993



Mary Herahy
NOTARY PUBLIC

My 8-21-94

Mail TO
THIS INSTRUMENT WAS PREPARED BY:
AMERICAN NATIONAL BANK OF LIBERTYVILLE
1201 S. MILWAUKEE AVENUE
LIBERTYVILLE, IL 60048

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