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THIS INSTRUMENT PREPARED BY AND MAILED TO:
ASSOCIATED BANK
BY: BARBARA A. NUGENT, LOAN OFFICER
290 EAST RANDOLPH DRIVE
CHICAGO, ILLINOIS 60601

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HOME EQUITY LINE MORTGAGE MODIFICATION AGREEMENT

THIS HOME EQUITY LINE MORTGAGE MODIFICATION AGREEMENT made and entered into as of the 12th day of October, 1994, by and between MICHAEL J. SHEEHY AND DOLORES A. SHEEHY, HUSBAND AND WIFE, IN JOINT TENANCY ("Borrowers"), and ASSOCIATED BANK, an Illinois Banking Association ("Lender")

W I T N E S S E T H That:

Borrowers have executed and delivered an Associated Bank Home Equity Line of Credit Mortgage (the "Mortgage") dated October 25, 1989 encumbering certain real property (the "Property") in Cook County, Illinois which Mortgage was recorded on November 1, 1989 as Document Number 89519544, in the Office of the Recorder of Deeds, Cook County, Illinois.

The Property is legally described as follows:

LOT 2 (EXCEPT THE NORTH 5 FEET THEREOF) AND THE NORTH 25 FEET OF LOT 3 IN BLOCK 5 IN MARKHAM MIDLOTHIAN ADDITION, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PROPERTY ADDRESS: 14807 CLIFTON PARK, MIDLOTHIAN, ILLINOIS 60445

PERMANENT INDEX NUMBERS: 28-11-405-047-0000

Lender is the current holder of the Mortgage and is the Mortgagee under the Mortgage.

A N D

Borrowers have requested that Lender extend the term and reduce interest rate. Lender is willing to do so provided Borrowers execute an Amendment to the Mortgage and such further documents as Lender may require, and that the original Mortgage is modified in the manner hereinafter set forth, subject to the terms, provisions and conditions hereinafter contained.

In consideration of the foregoing and of the mutual covenants herein contained, the parties hereby agree as follows:

1. The paragraph entitled "Shall be due and payable" on the first page of the Mortgage is hereby amended by deleting the original maturity date of November 1, 1994 and replacing it with a maturity date of November 1, 1999.
2. The paragraph entitled "Indebtedness Being Secured" on the first page of the Mortgage is hereby amended by deleting the original per annum rate of two (2.00%) percent and replacing it with per annum rate of one and one-half (1-1/2%) percent.
3. This Modification Agreement shall not be construed in any way as a waiver of any of Lender's rights under the Mortgage.
4. In all other respects except as modified herein, the Home Equity Line of Credit Note, Mortgage and all related documents remain unmodified and in full force and effect.

BORROWERS:

Michael J. Sheehy
MICHAEL J. SHEEHY

Dolores A. Sheehy
DOLORES A. SHEEHY

LENDER:

ASSOCIATED BANK

BY: Barbara A. Nugent
ITS: LN OFF

ATTEST: Robt A. ...
ITS: VP

COOK COUNTY, ILLINOIS

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Property of Cook County Clerk's Office

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State of Illinois

SS

County of Cook

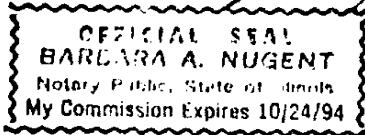
I, THE UNDERSIGNED, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MICHAEL J. SHEEHY AND DOLORES A. SHEEHY, HUSBAND AND WIFE, IN JOINT TENANCY who are personally known to me to be the same persons whose names are subscribed on the foregoing instrument appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act.

GIVEN UNDER MY HAND AND NOTARIAL SEAL THIS 19th DAY OF October, 1994.

Barbara A. Nugent

NOTARY PUBLIC

MY COMMISSION EXPIRES:



State of Illinois

SS

County of Cook

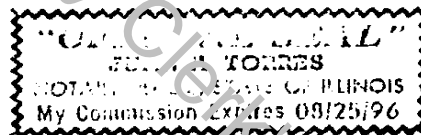
I, THE UNDERSIGNED, a Notary Public in and for said county, in the state aforesaid, do hereby certify that BARBARA A. AUGUST of ASSOCIATED BANK, an Illinois Corporation, and ROBERT A. MOORE of said Bank, who are personally known to be the same persons whose names are subscribed to the foregoing instrument as such LN OFF VP respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as LN OFF VP of said Bank and caused the 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 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 19th DAY OF October, 1994.

Barbara A. Torres

NOTARY PUBLIC

MY COMMISSION EXPIRES:



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