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THIS INSTRUMENT PREPARED BY:

TIFFANY ALLEN
WHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
LOAN SERVICE CENTER
P.O. BOX 60015
CITY OF INDUSTRY, CALIFORNIA 91716-0015



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0008 MCH
RECORDIN #
MAILINGS #
95410207 #
0008 MCH

LOAN NO. 1773227-2

ORIGINAL LOAN NO. 1457024

06/15/95
06/15/95

LOAN NO.

COOK COUNTY
RECORDER
JESSE WHITE
STROKIE OFFICE

MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this 15 day of MAY, 1995 by and between GREGORY S. KOBUS AND ALICE V. KOBUS, HUSBAND AND WIFE

(the "Borrower"),
and HOME SAVINGS OF AMERICA, FSB (the "Lender").

with reference to the following facts:

A. By that certain Mortgage and Assignment of Rents (the "Mortgage") dated JUNE 15, 1992 by and between GREGORY S. KOBUS AND ALICE V. KOBUS, HUSBAND AND WIFE

as Borrower, and Lender as Mortgagee, recorded on 07/14/92 as Document No. 92513494, Page , Official Records of COOK County, ILLINOIS, mortgaged to Lender, that certain real property located in COOK County, Illinois, commonly known as 3205 LINDENWOOD LANE, GLENVIEW, IL. 60025 PIN: 04-33-206-004

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated JUNE 15, 1992 in the original principal amount of \$ 116,200.00, made by

GREGORY S. KOBUS AND ALICE V. KOBUS, HUSBAND AND WIFE

to the order of Lender (the "Original Note").

PREFERRED LEND TITLE-2237

B. By a second promissory note (the "Advance Note") of even date herewith made by Borrower to the order of Lender, Lender has loaned to Borrower the additional sum of \$ 19,000.00 (the "Additional Advance"). As a condition to the making of the Additional Advance, Lender has required that the Original Note and the Mortgage be modified to secure the Additional Advance and the obligations of Borrower set forth in the Advance Note by the Mortgage.

C. The total amount of indebtedness due under the Original Note, the Advance Note and the Mortgage as of the date hereof is \$ 123,664.64. At no time shall the indebtedness due under the mortgage exceed \$ 248,000.00. The Original Note and the Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure (a) payment of the Original Note with interest thereon, according to its terms; the Advance Note, with interest thereon, according to its terms; and any further extensions, modifications and renewals of the Original Note and the Advance Note; (b) payment by Borrower of all sums due and owing under, and performance of all obligations set forth in the Original Note and the Advance Note; and (c) satisfaction and performance by Borrower of each and every obligation and agreement of Borrower set forth herein, in the Mortgage or secured by the Mortgage.

2. A default under the Mortgage, as herein modified and amended, shall occur in any of the following events: (a) Borrower shall fail to pay when due any amount due under the Original Note, or the Advance Note or otherwise fails to perform any obligation or agreement of Borrower set forth or incorporated in the Original Note or the Advance Note; or (b) Borrower shall fail to perform any obligation or agreement of Borrower set forth or incorporated in or secured by the Mortgage, as modified and amended by this Modification.

3. A default under the Original Note or Mortgage shall be and constitute a default under the Advance Note. A default under the Advance Note shall be and constitute a default under the Original Note.

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LOT 70 IN GLENVIEW WESTBROOK UNIT NO. 2, BEING A SUBDIVISION OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER AND THE WEST HALF (EXCEPT THE SOUTH 921.0 FEET) OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER (EXCEPT THE WEST 50 FEET OF SAID PROPERTY) IN SECTION 33, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

1773227-2

4. Except as modified and amended by this Modification, the Original Note, the Mortgage, and any instruments, documents or agreements secured by or incorporated in the Mortgage, are confirmed and ratified. None of the rights of Lender under the Original Note or the Mortgage are or shall be deemed to be prejudiced by reason of this Modification. Except as provided in this Modification, this Modification shall not affect the lien and charge of the Mortgage upon the property covered thereby.

EXECUTED the year and date first above written.

BORROWER:

[Signature]
GREGORY S. KOBUS

[Signature]
ALICE V. KOBUS

LENDER:

HOME SAVINGS OF AMERICA, FSB

PTN: 04-33-2067004

By [Signature]
JOSEPH CALABRESE, ASST. VICE PRESIDENT

By [Signature]
HARRIET HARTIG, ASSISTANT SECRETARY

STATE OF ILLINOIS }
COUNTY Lake } ss:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that GREGORY S. KOBUS AND ALICE V. KOBUS, HUSBAND & WIFE

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that signed and delivered the said instrument as free and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal, this

1st day of May, 1995



[Signature]
My commission expires: _____ Notary Public

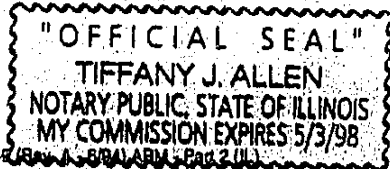
STATE OF ILLINOIS }
COUNTY LAKE } ss:

95410207

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that

JOSEPH CALABRESE ASST. VICE PRESIDENT of HOME SAVINGS OF AMERICA, FSB, and
HARRIET HARTIG ASSISTANT SECRETARY, personally known to me to be the ASSISTANT SECRETARY of said corporation and 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 severally acknowledged that as such ASST. VICE PRESIDENT and ASSISTANT SECRETARY they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto pursuant to the authority given by the Board of Directors of said corporation as their free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

Given under my hand and official seal, this 1st day of MAY, 19 95



[Signature]
My commission expires: 05/03/98 Notary Public

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PIN: 04-33-206-004

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