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THIS INSTRUMENT PREPARED BY:

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

LOAN NO. 1801683-2

ORIGINAL LOAN NO. 00756130

LOAN NO.

DEPT-01 RECORDING \$25.00  
T#0012 TRAH 6227 09/01/95 11:47:00  
#1375 ÷ CG #-95-586972  
COOK COUNTY RECORDER

## MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this 18th day of AUGUST, 1995 by and between JEFFREY A. BONSE AND KAREN L. MILLER-BONSE, HUSBAND AND WIFE

45037852 7568188 OF/mc (see) (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 May 29, 1987 by and between JEFFREY A. BONSE AND KAREN L. MILLER-BONSE, HUSBAND AND WIFE

as Borrower, and Lender as Mortgagee, recorded on 06/02/87 as Document No. 87296746, Page ---, Official Records of COOK County, ILLINOIS, mortgaged to Lender, that certain real property located in COOK County, Illinois, commonly known as 11900 OREGON TRAIL, ORLAND PARK, IL. 60462, legally

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated 5/29/87 in the original principal amount of \$ 100,000.00, made by

JEFFREY A. BONSE AND KAREN L. MILLER-BONSE

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

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 \$ 12,000.00 (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 \$ 116,378.25. At no time shall the indebtedness due under the mortgage exceed \$ 209,600.00. 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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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 007568188 OF  
STREET ADDRESS: 11900 OREGON TRAIL  
CITY: ORLAND PARK COUNTY: COOK  
TAX NUMBER: 27-06-106-016-0000

### LEGAL DESCRIPTION:

LOT 77 IN ORLAND TRAILS, BEING A SUBDIVISION IN THE WEST 1/2 OF THE NORTHWEST  
1/4 OF SECTION 6, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS

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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:

Jeffrey A Bonse  
JEFFREY A. BONSE

Karen L Miller Bonse  
KAREN L. MILLER-BONSE

LENDER:

HOME SAVINGS OF AMERICA, FSB

PTN: 27-06-106-016

ATTEST:

By Lanny L. Guymon  
LANNY L. GUYMON, VICE PRESIDENT

By Noreen De Marie  
NOREEN DE MARIE, ASST. SECRETARY

STATE OF ILLINOIS  
COUNTY

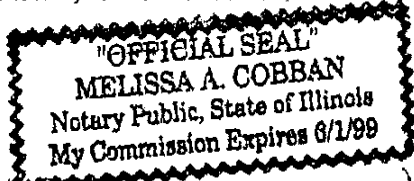
} SS:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that

JEFFREY A. BONSE AND KAREN L. MILLER-BONSE, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) 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 official seal, this 18th day of August, 1995



Melissa A. Cobban  
My commission expires: 8-1-99 Notary Public

STATE OF ILLINOIS  
COUNTY

} SS:

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

LANNY L. GUYMON

personally known to me to be the VICE PRESIDENT

of HOME SAVINGS OF AMERICA, FSB, and

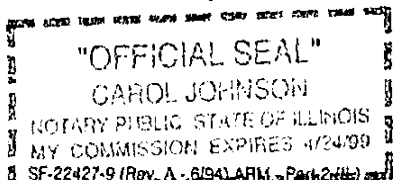
NOREEN DE MARIE

, personally known to me to be the ASST. 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 VICE PRESIDENT and ASST. 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 18th day of August, 1995



Carol Johnson  
My commission expires: Notary Public

BOX 333-CTI

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