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COOK COUNTY RECORDER

American National Bank and Trust Company of Chicago MODIFICATION AGREEMENT FOR HOME EQUITY CREDIT LINE MORTGAGE

This modification agreement dated May 26, 1995 by and between American National Bank and Trust Company of Chicago ("Bank") and STEVE A. CRIFASE AND DIANE M. CRIFASE, HIS WIFE

("Borrower") concerning the borrower's Home Equity Credit Line with the Bank.

Whereas, Borrower made, executed and delivered to Bank an Agreement and Disclosure for Home Equity Credit Line dated Jan. 23, 1995 in the principal amount of \$ 100,000.00 (the "Original Agreement").

Whereas, the Original Agreement is due and payable on Jan. 23, 2000.

Whereas, Borrower has executed a new Agreement dated as of May 26, 1995 in the principal sum of \$ 150,000.00. This Agreement along with the Original Agreement are collectively referred to hereinafter as the "Agreement", with such other amendments, modifications, renewals, or replacements thereto.

Whereas, the Agreement is secured by a Home Equity Credit Line Mortgage (the "Mortgage") executed on Jan. 23, 1995 and recorded on Jan. 31, 1995 with the COOK County Recorder of Deeds as document number 95073095 and securing the real property legally described as follows: See Exhibit A attached hereto and made a part of.

Commonly Known as: 318 Hillcrest - Hinsdale, Illinois 60521
Permanent Tax I.D.: #18-07-110-015

Whereas, Borrower warrants and represents to Bank that there are no other mortgages or any subsequent liens now outstanding against the mortgaged premises (other than the First Mortgage held by AMERICAN NATIONAL BANK & TR. CO. OF CHICAGO dated Sept. 16, 1994 and recorded 4177156 1991 SC in the office of the COOK County Recorder as document number 94816796) and that the lien created by the Mortgage, as modified herein is a valid [Second] Mortgage lien on the mortgaged premises previously described.

Whereas, Borrower and Bank have agreed to modify the terms and conditions of the Mortgage, as set forth below. Now therefore, for good and valuable consideration, receipt and sufficiency of which is hereby acknowledged, it is hereby agreed by and between the parties that the terms of the Mortgage are modified as follows:

1) Credit Limit - the Credit Limit is \$ 150,000.00, which the undersigned Borrower agrees not to exceed.

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LOT 20 AND 21 (EXCEPT THAT PORTION OF SAID LOTS 20 AND 21 DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF LOT 20; THENCE NORTH ALONG THE WEST LINE OF LOT 20, 42.5 FEET THENCE EASTERLY 170.65 FEET TO A POINT ON THE WESTERLY LINE OF HILLCREST AVENUE 62 FEET NORTHERLY OF THE SOUTHEAST CORNER OF LOT 21; THENCE SOUTHERLY ALONG THE WESTERLY LINE OF HILLCREST AVENUE TO THE SOUTHEAST CORNER OF LOT 21; THENCE WESTERLY ALONG THE REAR OF LOTS 20 AND 21, 155 FEET TO THE POINT OF BEGINNING) ALL IN WOODED ACRES, AN ADDITION TO HINSDALE, A RESUBDIVISION OF LOTS 9 TO 16 INCLUSIVE IN BLOCK 2 AND LOTS 8, 9, AND 10 IN BLOCK 3 IN HIGHLANDS, BEING A SUBDIVISION OF THE NORTHWEST 1/4 AND THE WEST 800 FEET OF THE NORTH 144 FEET OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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2) Borrower hereby agrees to pay the Bank a fee for procurement of a title report showing any and all recorded liens against the mortgaged premises.

3) Notwithstanding anything to the contrary herein, the terms and conditions of the aforementioned Agreement and Mortgage, not expressly modified by the terms of this Modification Agreement, shall remain in full force and effect. In all other respects, the Borrower reaffirms all of the terms, conditions, and covenants of the Agreement and Mortgage as identified above. In addition, this Modification neither changes, modifies, extends, establishes nor terminates any rights or obligations of the parties to any of the mortgage loan documents presently encumbering the mortgaged premises or any modifications thereof.

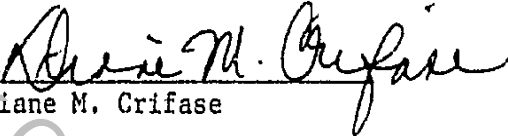
In consideration of the modification of the terms of the Agreement and Mortgage, as here and above set forth, Borrower hereby covenants and agrees to pay the balance of the indebtedness evidenced by the Agreement and secured by the Mortgage as herein evidenced by the Agreement and secured by the Mortgage as herein modified, and to perform the covenants contained in the Mortgage and further agrees that the prepayment privilege now in effect shall remain in full force and in effect.

In Witness Whereof, the parties have executed this Modification Agreement as of the date and year first written above:

X


Steve A. Crifase

X


Diane M. Crifase

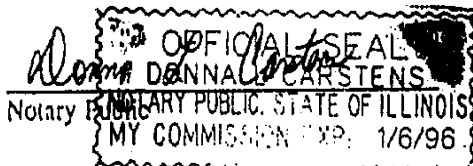
Please have your signature notarized

American National Bank and
Trust Company of Chicago

By: 
Its: Vice President

Signed before me this 13th day of

June, 1995.



This document has been prepared by: Joanne M. Compton
and upon recording, please return to:

American National Bank and Trust Company of Chicago
Attn: Home Equity Dept.
33 N. LaSalle St.
Chicago, IL 60690

Rev. 4/95

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