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AMENDMENT TO COMMERCIAL NATIONAL BANK OF CHICAGO HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 22nd day of July, 1996, by and between John M. Bronczyk, as Borrower under the hereinafter described Credit Agreement and as Mortgagor under the hereinafter described Mortgage (hereinafter referred to as the "Borrower"), and Corus Bank, N.A., f/k/a River Forest State Bank and Trust Company (hereinafter referred to as the "Bank").

WITNESSETH:

Jan. 29, 1996

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated October 20, 1994 (the "Credit Agreement") pursuant to which the Bank established a Home Equity Line (defined therein) for the benefit of the Borrower in the maximum amount of \$57,000.00 bearing interest at an ANNUAL PERCENTAGE RATE equal to (i) 1.25% in excess of the Prime Rate (defined therein) for those days on which the outstanding loan balance is \$49,999.99 or less; or (ii) 1% in excess of the Prime Rate for those days on which the outstanding loan balance is \$50,000.00 or more; for a period with an initial Draw Period (defined therein) of 7 years from the date of the Credit Agreement; and

WHEREAS, in order to secure to the Bank the repayment of the indebtedness incurred pursuant to the Credit Agreement, the Borrower executed and delivered to the Bank that certain Home Equity Line of Credit Mortgage dated the same date (the "Mortgage") and recorded on November 1, 1994, in Cook County, Illinois, as document number 94928862, pursuant to which the Borrower mortgaged, granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto; and

WHEREAS, the Borrower has requested that the Bank change certain terms of the Home Equity Line contained in the Credit Agreement and/or the Mortgage; and

WHEREAS, the Bank and the Borrower have agreed to change such terms of the Home Equity Line and desire to amend the Credit Agreement and the Mortgage to reflect such changes.

mail to
This Agreement was prepared by:
Corus Bank N.A.
7727 W. Lake Street
River Forest, IL 60305

REPT-10 SENIORITY

RECORDING
\$0001 TRAM 1902 07/26/96 09:25:00
12287 & TD #--95--572628
COOK COUNTY RECORDER

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BOX 169

AGI TITLE

83237

\$29.00

AMD-TIER 6/96

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NOW, THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00), and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, the Borrower and the Bank agree as follows:

The foregoing preambles are hereby made a part hereof.

n/a The Draw Period of the Home Equity Line is hereby extended from , 19 to , 19 . The Credit Agreement is hereby amended to reflect this change.

n/a The Final Maturity Date (as defined in the Mortgage) is hereby extended to , 19 .

XXX The Maximum Credit available under the Credit Agreement is hereby increased to \$140,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.

XXX Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness of the Borrower pursuant to the Credit Agreement, including future advances, whether discretionary or obligatory, as are made from the date hereof until the Final Maturity Date, as extended hereby, which Final Maturity Date shall not be more than twenty (20) years from the date of the Mortgage.

XXX The ANNUAL PERCENTAGE RATE applicable to the Home Equity Line is hereby changed to: Prime plus 5.50% .
The Credit Agreement is hereby amended to reflect such change.
Notwithstanding this paragraph, the Annual Percentage Rate applicable to the Home Equity Line, regardless of the change agreed to in this paragraph, shall not exceed the maximum ANNUAL PERCENTAGE RATE allowed in accordance with paragraph 3 of the Credit Agreement.

All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed.

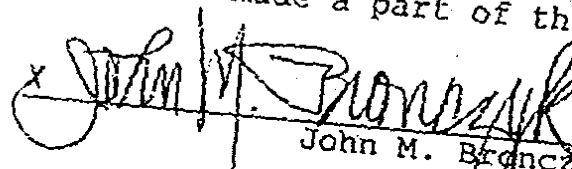
The parties hereto warrant that the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.

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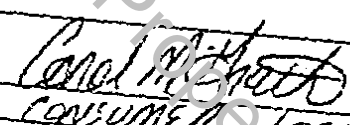
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This Amendment shall be attached to and made a part of the Credit Agreement and a duplicate copy thereof attached to and made a part of the Mortgage.

x 
John M. Bronczak

Accepted and Acknowledged this 23rd
day of July, 1996.

By 
Title CONSUMER LOAN ASSOCIATE

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EXHIBIT A

The real estate described as:

LOT 36 IN BLOCK 10 IN THE NORTHWEST LAND ASSOCIATION SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE NE 1/4 AND THE E 33 FEET OF THE WEST 1/2 OF THE E 1/2 OF THE NE 1/4 SOUTH OF THE RIGHT OF WAY OF NORTHWESTERN ELEVATED RAILROAD IN SECTION 13, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Index Number: 13-13-213-010

Common address of property: 2427 W. Eastwood Chicago, IL 60625

This Amendment is being recorded subsequent to the Mortgage dated October 20, 1994 in the amount of \$57,000.00 , by and between John M. Bronczyk , as Borrowers and Commercial National Bank of Chicago as Lender; recorded as document 94923862.

** Subsequently amended November 1, 1995 and recorded as document #95788600

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State of Illinois)
County of Will) SS.

I, Lynne Tattersall, a Notary Public in and for said county in the state aforesaid do hereby certify that JOHN M. BRONCZYK and _____ who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 22nd day of July, 1996.

Lynne Tattersall
Notary Public

My Commission Expires:

1/30/00



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