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RECORDATION REQUESTED BY:

Harris Bank Winnetka, N.A.
520 Green Bay Road
P.O. Box 218
Winnetka, IL 60093

DEPT-01 RECORDING 625.50
T80008 TRAN 1440 02/21/96 11:48:00
49021 08 *-26-132641
COOK COUNTY RECORDER

WHEN RECORDED MAIL TO:

Harris Bank Winnetka, N.A.
520 Green Bay Road
P.O. Box 218
Winnetka, IL 60093

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: James T. McCartney



**HARRIS
BANK.**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 20, 1996, BETWEEN Leslie O. Ruford, an unmarried person, (referred to below as "Grantor"), whose address is 150 Linden, Glenoco, IL 60022; and Harris Bank Winnetka, N.A. (referred to below as "Lender"), whose address is 520 Green Bay Road, P.O. Box 218, Winnetka, IL 60093.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 28, 1995 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded at the Cook County Recorders Office on September 20, 1995 as document #85-533247

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

LOT 67 AND THE SOUTH 5 FEET OF LOT 68 IN RING'S SUBDIVISION (OF LOTS 1 TO 6, BOTH INCLUSIVE, AND LOT 11 IN HUBBARD WOODS VILLAS IN THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 150 Linden, Glenoco, IL 60022. The Real Property tax identification number is 05-17-107-018.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

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Principal increase, extend maturity date.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

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01-29-1996
Loan No 0010001188

MODIFICATION OF MORTGAGE (Continued)

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EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:


Leslie O. Buford

LENDER:

Harris Bank Winnetka, N.A.

By:

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

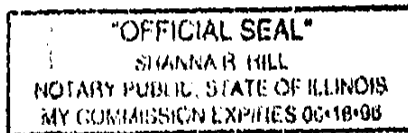
On this day before me, the undersigned Notary Public, personally appeared Leslie O. Buford, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 29th day of January, 19 96.

By  Residing at 520 Green Bay Rd Winnetka

Notary Public in and for the State of Illinois

My commission expires 02-18-96



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Loan No 0010001185

MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

On this 29th day of Jan, 1996, before me, the undersigned Notary Public, personally appeared Melena M. O'Hara and known to me to be the Vice President authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Shanna P. Hill

Residing at 5206 Cicero Street, Chicago, Illinois
SHANNA P. HILL
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 06-18-96

Notary Public in and for the State of Illinois

My commission expires 06-18-96

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(IL-G201 E3.20 F3.20 P3.20 BUFORD.LN R3.OVI.)

Cook County Clerk's Office

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