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FIRST CHICAGO

DEPT-01 RECORDING 423.00
T40012 TRAM 9576 03/13/96 09:42:00
42073 REC # 96-191892
COOK COUNTY RECORDER

AMENDMENT TO MORTGAGE

This Amendment is dated MARCH 5, 1996, and is executed by The First National Bank of Chicago, either as original mortgagee or as assignee, ("Lender") and DORIAN R. WILLIAMS AND TERESA H. WILLIAMS, HIS WIFE

(jointly and severally, if more than one) ("Borrower").

23. n

WHEREAS, Borrower has executed and delivered to Lender a certain Mortgage dated MAY 21 1993, and recorded as document number 93423217 on JUNE 4, 1993, with the COOK County Recorder of Deeds, encumbering the following described property:

THE NORTH 1/2 OF THE EAST 1/2 OF LOT 15 IN BLOCK 2 IN CHILD'S SUBDIVISION OF LOTS 1 & 2 AND PART OF LOTS 3 & 4 IN BLOCK 2 AND PART OF LOTS 1, 2, & 3 IN BLOCK 3 IN RIDGEWOOD, SAID RIDGEWOOD BEING A SUBDIVISION OF THE SOUTH 38 ACRES OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Tax Number 20-11-422-038-0000
which has the address of 5474 S. RIDGEWOOD CT.
CHICAGO, IL 60615 ("Mortgage"), and

WHEREAS, Borrower has executed a certain agreement and disclosure statement or note dated, MAY 21, 1993, in favor of the Lender, which was amended by a certain allonge dated, MARCH 5, 1996, which decreased the credit limit to \$ 36,000.00 ("Note as Amended")

WHEREAS, Lender and Borrower wish to amend the Mortgage to conform to such amendments;

NOW, THEREFORE, for valuable consideration, the receipt of which is hereby acknowledged, Lender and Borrower agree as follows:

The maximum principal sum secured by this Mortgage shall be decreased to THIRTY SIX THOUSAND AND NO/100 Dollars (U.S. \$ 36,000.00), or the aggregate unpaid amount of all loans and any disbursements made by Lender pursuant to the Note as Amended, whichever is less.

Borrower waives all right of homestead exemption in the Property.

Except as specifically amended hereby, the Mortgage remains in full force and effect and is hereby ratified and confirmed in its entirety.

BOX 333-CTI

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IN WITNESS WHEREOF, this Amendment is executed the date above written.

[Signature]
 DORTAN R. WILLIAMS
[Signature]
 TERESA H. WILLIAMS

THE FIRST NATIONAL BANK OF CHICAGO

By: *Kara B. McNamara*
 KARA B. MCNAMARA
 Title: LOAN REPRESENTATIVE

(Space Below This Line For Acknowledgment)

This Document Prepared By: VERONICA RHODES

STATE OF ILLINOIS, Cook County ss:

[Signature], a Notary Public in and for said county and state, do hereby certify that DORTAN R. WILLIAMS AND TERESA H. WILLIAMS, HIS WIFE

personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they 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 April, 1996

My Commission expires:



[Signature]
 Notary Public

MAIL TO: & Prepared by
 VERONICA RHODES
 EQUITY CREDIT CENTER
 FIRST NATIONAL BANK OF CHICAGO
 ONE FIRST NATIONAL PLAZA
 MAIL SUITE 0482
 CHICAGO, IL 60670

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