

RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

RALPH E. HAVEY and BRIDGET
HAVEY
7558 WOODLAND COURT
BURR RIDGE, IL 60525



FOR RECORDER'S USE ONLY

498878 10/1/97

This Modification of Mortgage prepared by: American Natl. Bank & Trust Co. of Chgo
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181
M. JEAN BARREYRO

3p



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 20, 1997, BETWEEN RALPH E. HAVEY and BRIDGET HAVEY, HUSBAND AND WIFE, (referred to below as "Grantor") whose address is 7558 WOODLAND COURT, BURR RIDGE, IL 60525; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 33 N LaSalle Street, Chicago, IL 60690.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 15, 1991 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

Recorded on April 16, 1991 in the Office of the Recorder of Deeds of Cook County, Illinois as document #91173684

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

LOT 104 IN BURR OAKS UNIT 2, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7558 WOODLAND COURT, BURR RIDGE, IL 60525. The Real Property tax identification number is 1830408025.

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

The maturity date of the Note and Mortgage is hereby changed to September 1, 2002. The per annum interest rate on the Note will change to 7.00 percent (7.00%) per annum beginning September 1, 1997. The monthly principal and interest payment is amended to \$2,557.25 commencing on October 1, 1997, with a final payment on September 1, 2002. The new payment amount is based on the principal balance of \$354,836.70 as of the interest change date and the remaining amortization term of 285 months.

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

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08-20-1997


MODIFICATION OF MORTGAGE (Continued)


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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 endorser 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.

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

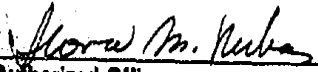
GRANTOR:

X 
RALPH E. HAVEY

X 
BRIDGET HAVEY

LENDER:

American National Bank & Trust Co. of Chicago

By: 
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF Cook)

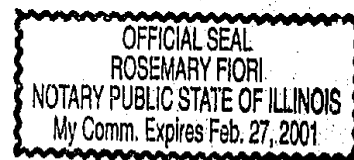
On this day before me, the undersigned Notary Public, personally appeared RALPH E. HAVEY and BRIDGET HAVEY, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 8th day of August, 19 97.

By Rosemary Fiori Residing at 120 N. LaSalle, Chgo, IL 60602

Notary Public in and for the State of Illinois

My commission expires 2/27/2001



LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF DuPage)

On this 8th day of August, 19 97, before me, the undersigned Notary Public, personally appeared Elena M. Kaban and known to me to be the Real Estate Officer 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 Martela Jean Barreiro Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



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