

RECORDATION REQUESTED BY:

OXFORD BANK & TRUST
1100 West Lake Street
P.O. Box 129
Addison, IL 60101

WHEN RECORDED MAIL TO:

OXFORD BANK & TRUST
1100 West Lake Street
P.O. Box 129
Addison, IL 60101

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Oxford Bank & Trust
1100 W. Lake St.
Addison, IL 60101

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 3, 1997, BETWEEN Rita Guertin, married to Mario A. Guertin (referred to below as "Grantor"), whose address is 518 N. Brockway, Palatine, IL 60067; and OXFORD BANK & TRUST (referred to below as "Lender"), whose address is 1100 West Lake Street, P.O. Box 129, Addison, IL 60101.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 7, 1995 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded on November 28, 1995 in the Office of the Cook County Recorder as Document No. 95818015

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

LOT 3 IN BLOCK 4 IN FRANK E. MERRILL AND COMPANY'S PALATINE HOMESITES, A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED APRIL 10, 1926 AS DOCUMENT #9235994, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 518 N. Brockway, Palatine, IL 60067. The Real Property tax identification number is 02-15-207-027

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

Increase Principal from \$30,000.00 to \$45,000.00.

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 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.

5-7
P 3
N-N
M-4
Y-HL

10-03-1997
Loan No 85-41319-70

MODIFICATION OF MORTGAGE
(Continued)

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

GRANTOR:

X Rita Guertin
Rita Guertin

LENDER:

OXFORD BANK & TRUST

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF DuPage

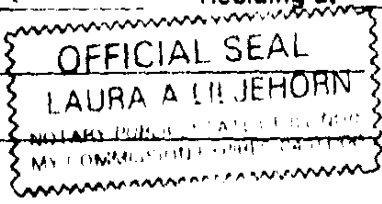
On this day before me, the undersigned Notary Public, personally appeared Rita Guertin, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and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

Given under my hand and official seal this 2nd day of October, 1997.

By [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____



Property of Cook County Clerk's Office

LENDER ACKNOWLEDGMENT

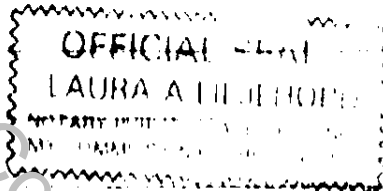
STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 12 day of December, 1997, before me, the undersigned Notary Public, personally appeared Laura A. Hill-Hoppe and known to me to be the Authorized Agent, 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 Laura A. Hill-Hoppe Residing at _____

Notary Public in and for the State of _____

My commission expires _____



Property of Cook County Clerk's Office