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MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure, and Mortgage, (herein after referred to as the "Modification Agreement") made this 21st day of October, 1997 by Frank Allen and Mary E. Allen, his wife as joint tenants (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated November 9, 1992 in the amount of Twenty Seven Thousand and NO/100 Dollars (\$27,000.00) ("Note"), which is secured by a Mortgage of even date therewith, recorded on November 25, 1992 in the Recorder's Office of Cook County, Illinois as Document Number 92887810 and relating to the property legally described as follows:

LOT 31 IN BLOCK 4 IN VILLAGE OF PARK FOREST AREA NO. 1, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER AND THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH RIGHT OF WAY LINE OF THE ELGIN, JOLIET AND EASTERN RAILROAD, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY JUNE 25, 1951 AS DOCUMENT 15107641, IN COOK COUNTY, ILLINOIS.

P.I.N.: 32-30-205-018

Also known as: 226 ARROWHEAD ST PARK FOREST IL 60466

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement and Disclosure and Mortgage are hereby modified as follows;

1. The maturity date of November 9, 1997 is hereby changed to November 9, 2002.
2. Beginning November, 1998, an Annual Fee of \$35.00 will be charged to the account.

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3. Except for the modifications stated hereinabove, the Note and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

FIRST NATIONAL BANK

By: [Signature]
Its: VP President

[Signature]
Frank Allen
[Signature]
Mary E. Allen

ATTEST:
By: [Signature]
Its: Notary Public

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/SHARI HOOTON
100 FIRST NATIONAL PLAZA
CHICAGO HEIGHTS IL 60411

State of Illinois)
County of Cook)



I, the undersigned, a Notary Public in and for said Count, in the State aforesaid, DO HEREBY CERTIFY THAT Frank Allen and Mary E. Allen personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set fourth.

Given under my hand and notary seal this 4th day of Nov, 1997.

[Signature]
Notary Public

My Commission expires 5/1/98



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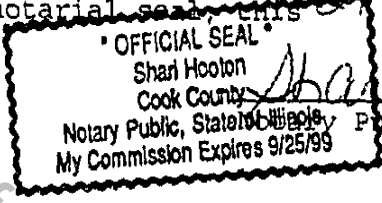
REC-10-19-97

STATE OF ILLINOIS Cook County ss:

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Richard Voboril and Stephen Clark, personally known to me to be the Vice President and Consumer Lending Underwriter of First National Bank whose names are subscribed to the within instrument, appeared before me this day in person severally acknowledged that as such Vice President and Consumer Lending Underwriter signed and delivered the said instrument and caused Corporate Seal of said Corporation to be thereunto affixed, as their free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this

21 Oct, 1997



Shari Hooton

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