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RECORDATION REQUESTED BY:
HERITAGE COMMUNITY BANK
13700 S. INDIANA
RIVERDALE, IL 60627

97281458

WHEN RECORDED MAIL TO:
HERITAGE COMMUNITY BANK
13700 S. INDIANA
RIVERDALE, IL 60627

DEPT-01 RECORDING \$27.00
T00012 TRAN 4799 04/23/97 12:17:00
#9705 # CG *-97-281458
COOK COUNTY RECORDER

SEND TAX NOTICES TO:
FIRST NATIONAL BANK OF
EVERGREEN PARK U/T/A DATED
OCTOBER 10, 1995 A/K/A TRUST
NO.14546
3101 W. 95TH STREET
EVERGREEN PARK, IL 60805

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: HERITAGE COMMUNITY BANK
18301 S. HALSTED
GLENNWOOD, IL 60425

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 21, 1997, BETWEEN FIRST NATIONAL BANK OF EVERGREEN PARK U/T/A DATED OCTOBER 10, 1995 A/K/A TRUST NO.14546, as Trustee, (referred to below as "Grantor"), whose address is 3101 W. 95TH STREET, EVERGREEN PARK, IL 60805; and HERITAGE COMMUNITY BANK (referred to below as "Lender"), whose address is 13700 S. INDIANA, RIVERDALE, IL 60627.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 9, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED WITH THE COOK COUNTY RECORDER ON APRIL 12, 1996 AS DOCUMENT NO. 96-27779

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

LOT 13 (EXCEPT THE EAST 15 FEET THEREOF), ALL OF LOT 14 AND THE EAST 2.50 FEET OF LOT 15 IN BLOCK 3 IN SYNDICATE ADDITION TO HARVEY, A SUBDIVISION OF LOT 1 IN THE SUBDIVISION OF THAT PART LYING EAST OF VINCENNES ROAD OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 AND THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 36 NORTH, RANGE 14 (EXCEPT THE NORTH 10 ACRES THEREOF) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 209 W. 154TH STREET, HARVEY, IL 60426. The Real Property tax identification number is 29-18-113-035.

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

THE MATURITY DATE OF DECEMBER 9, 1996 WILL BE EXTENDED FOR A PERIOD OF 182 DAYS. THE NEW MATURITY DATE WILL BE JUNE 9, 1997 AT WHICH TIME ALL PRINCIPAL AND ACCURED INTEREST WILL BE DUE AND PAYABLE.

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

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MODIFICATION OF MORTGAGE (Continued)

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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. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS FIRST NATIONAL BANK OF EVERGREEN PARK U/T/A DATED OCTOBER 10, 1995 A/K/A TRUST NO. 14546 AND DATED OCTOBER 5, 1995.

BORROWER:

FIRST NATIONAL BANK OF EVERGREEN PARK U/T/A DATED OCTOBER 10, 1995 A/K/A TRUST NO. 14546

By: Robert Deago
Vice President & Trust Officer

SEE ATTACHED RIDER FOR
EXECUTION BY TRUSTEE

Attest: Robert A. Carter
Assistant Trust Officer

LENDER:

HERITAGE COMMUNITY BANK

By: _____
Authorized Officer

CORPORATE ACKNOWLEDGMENT

STATE OF Illinois)
) ss

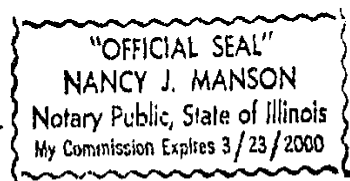
COUNTY OF Cook)

On this 21st day of March, 19 97, before me, the undersigned Notary Public, personally appeared _____ of FIRST NATIONAL BANK OF EVERGREEN PARK U/T/A DATED OCTOBER 10, 1995 A/K/A TRUST NO. 14546, and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Nancy J. Manson Residing at 3101 W 95th St Evergreen Park

Notary Public in and for the State of Illinois

My commission expires 3/23/00



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MODIFICATION OF MORTGAGE

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(Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)



On this 10th day of April, 19 99, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 Sonji J. Woods Residing at _____

Notary Public in and for the State of ILLINOIS

My commission expires 11-08-00

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[IL-G201 KNIGHT1.LN C2.OVL]

COOK County Clerk's Office

97281458

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RIDER ATTACHED TO: Modification of Mortgage

DATED March 21, 1997 UNDER TRUST NO. 14546

Executed and delivered by FIRST NATIONAL BANK OF EVERGREEN PARK not in its individual capacity, but solely in the capacity herein described for the purpose of binding the herein described property, and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding that each and all of the undertakings and agreements of the Trustee, or for the purpose of binding the Trustee personally, but executed and delivered by the Trustee solely in the exercise of the powers conferred upon it as such Trustee, and no personal liability or personal responsibility is assumed by, or shall at any time be asserted or enforced against said Trustee on account hereof or on account of any undertaking or agreement herein contained, either expressed or implied, all such personal liability, if any being hereby expressly waived and released by all other parties hereto, and those claiming by, through or under them.

FIRST NATIONAL BANK OF EVERGREEN PARK
not individually, but as Trustee Under
Trust No. 14546

BY: Robert J. Macgo
Vice President & Trust Officer

ATTEST:

Roberta A. Castenueghe
Assistant Trust Officer

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