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This Modification of Mortgage prepared by Anthony Hawthorne
7936 South Cottage Grove
Chicago, Illinois 60619

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 1, 1998, BETWEEN Cecelia B. Creighton (referred to below as "Grantor"), whose address is 6511 South Vernon, Chicago, IL 60637; and South Shore Bank of Chicago (referred to below as "Lender"), whose address is 7054 S. Jeffery Blvd., Chicago, IL 60649.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 16, 1996 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

South Shore Bank, mortgage date 07-16-96

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

See attached legal description

The Real Property or its address is commonly known as 6511 South Vernon, Chicago, IL 60637. The Real Property tax identification number is See attached legal description.

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

At the request of borrower, Cecelia B. Creighton, the regular payment of 230.07 will increase to 300.00 per month in order to retire loan # 31001654765 within 66 monthly payments. The payments will continue to be automatically debited from savings account # 121758500. The effective date of this modification will be June 3, 1998. All subsequent payments should be charged to the account on the 3rd of each month. The balance of the loan effective 6/1/98 is 14,991.49.

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.

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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)



On this 1ST day of JUNE, 19 98, before me, the undersigned Notary Public, personally appeared ANTHONY HAWTHORNE and known to me to be the ASSISTANT VICE PRESIDENT, 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 Gale Damon Residing at 7936 SOUTH COTTAGE GROVE

Notary Public in and for the State of ILLINOIS

My commission expires _____

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(IL-G201 CREIGHTO.LN)

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MODIFICATION OF MORTGAGE (Continued)

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

GRANTOR:

x *Cecelia B. Creighton*
Cecelia B. Creighton

LENDER:

South Shore Bank of Chicago

By: *Andrew K...*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS



On this day before me, the undersigned Notary Public, personally appeared Cecelia B. Creighton, 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 16 day of June, 1998.

By *Gale Damon* Residing at 74.36 South Cottage St

Notary Public in and for the State of Illinois

My commission expires _____

98191986