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AMENDMENT TO RIVER FOREST STATE BANK AND TRUST COMPANY
N/K/A CORUS BANK

HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 18th day of June, 1998, by and between Kevin V. Murphy and Alice T. Murphy, as Borrower under the hereinafter described Credit Agreement and as Mortgagor under the hereinafter described Mortgage (hereinafter collectively referred to as the "Borrower"), and CORUS Bank, F/K/A River Forest State Bank and Trust Company (hereinafter referred to as the "Bank").

#### WITNESSETH:

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement and Discussure Statement dated July 2, 1991 (the "Credit Agreement") pursuant to which the Bank established a Home Equity Line (defined therein) for the benefit of the Borrower in the maximum amount of \$100,000.00 bearing interest at an **ANNUAL PERCENTAGE RATE** equal to (I) 1.25% in excess of the Prime Rate (defined therein) for those days on which the outstanding loan balance is \$49,099.99 or less; or (ii) 1% in excess of the Prime Rate for those days on which the outstanding loan balance is \$50,000.00 or more; for a period with an initial Draw Period (defined therein) of 7 years from the date of the Credit Agreement; and

WHEREAS, in order to secure to the Bank the repayment of the indebtedness incurred pursuant to the Credit Agreement, the Borrower executed and delivered to the Bank that certain Pome Equity Line of Credit Mortgage dated the same date (the "Mortgage") and recorded on July 10, 1991, in Cook County, Illinois, as document number 21342635, pursuant to which the Trustee mortgaged, granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto (The "Property"); and

WHEREAS, the Borrower has requested that the Bank change certain terms of the Home Equity Line contained in the Credit Agreement and/or the Mortgage; and

WHEREAS, the Bank and the Borrower have agreed to change such terms of the Home Equity Line and desire to amend the Credit Agreement and the Mortgage to reflect such changes.

This Agreement was prepared by: Corus Bank N.A. 7727 W. Lake Street River Forest, IL 60305

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NOW, THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00), and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, the Borrower and the Bank agree as follows: (check the box indicating the appropriate change)

The foregoing preambles are hereby made a part hereof.

The Draw Period of the Home Equity Line is hereby extended from July 2, 1998 to July 2, 2005. The Credit Agreement is hereby amended to reflect this change.

The Final Maturity Date (as defined in the Mortgage) is hereby extended to July 2, 2005.

The Maximum Credit available under the Credit Agreement is hereby increased to \$ , and the Mortgage is deemed to secure the repayment of said increased amount.

Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness of the Borrower pursuant to the Credit Agreement, including future advances, whether discretionary or obligatory, as are made from the date hereof until the Final Maturity Date, as extended hereby, which Final Maturity Date shall not be more than twenty (20) years from the date of the Mortgage.

The ANNUAL PERCENTAGE RATE applicable to the Home Equity Line is hereby changed to:

The Credit Agreement is hereby amended to reflect such change.

Notwithstanding this paragraph, the Annual Percentage Rate applicable to the Home Equity Line, regardless of the change agreed to in this paragraph, shall not exceed the maximum ANNUAL PERCENTAGE PATE allowed in accordance with paragraph 3 of the Credit Agreement.

All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed.

The parties hereto warrant that the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.

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This Amendment shall be attached to and made a part of the Credit Agreement and a duplicate copy thereof attached to and made a part of the Mortgage. ightharpoonup

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Alice T. Murphy
Alice T. Murphy

Accepted and Acknowledged this 3040 day of 3040 , 1978

Loius Bank, NA.

Title

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#### EXHIBIT A

The real estate described as:

LOT 10 IN BLOCK 4 IN O.C. BRAESES SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

Permanent Index Number: 15-01-207-022

Common address of property: 1410 Monroe, River Forest, IL 60305

This Amendment is being recorded subsequent to the Mortgage dated July 2, 1991 in the amount of \$100,000.00, by and between Kevin V. Murphy and Alice T. Murphy, as Borrowers Corus Bank N.A. F/K/A River Forest State Bank and Trust Company as Lender; recorded as document 91342635.

This Amendment is being recorded subsequent to the Mortgage dated December 21, 1992 in the amount of \$150,000.00, by and between Kevin V. Murphy and Alice T. Murphy, as Borrowers Corus Bank N.A. F/K/A River Forest State Bank and Trust Company as Lender; recorded as document 93032061.

This Amendment is being recorded subsequent to the Mortgage dated October 10, 1995 in the amount of \$150,000.00, by and between Kevin V. Murphy and Alice T. Murphy, as Borrowers Corus Bank N.A. F/K/A River Forest State Bank and Trust Company as Lender; recorded as document

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State of Illinois)
) SS. County of <u>Cook</u> )
I, the condensate of the state aforesaid to hereby certify that Alice T. Mr. aphx and keyls V. Mr. aphy who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.  Given under my hand and seal this 30th day of Jone, 19 9%.  Notary Public My Commission Expires:  OFFICIAL SEAL NANCY T PARIS NANCH TO THE PUBLIC STATE OF LUMBS OF THE PUBLIC STATE OF THE PUBLIC