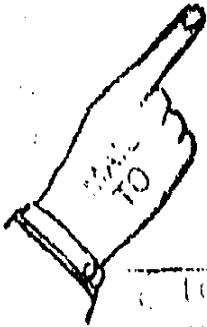


When recorded return to:  
Avondale Federal Savings Bank  
900 S. Frontage Road, Suite 120  
Woodridge, IL 60517

00070007 03 001 Page 1 of 4  
1998-09-14 11:33:24  
Cook County Recorder 27.50



MODIFICATION AGREEMENT

Loan Number: 15000300011255

EXPRESS

THIS MODIFICATION AGREEMENT dated as of 17-AUG-98 by and between  
DAVID H ATKINSON and MARY JO ATKINSON MARRIED TO EACH OTHER AS JOINT TENANTS

whose address is 6705 N SAUGH NASH AVENUE  
LINCOLNWOOD IL 60646-

("Grantor") and AVONDALE FEDERAL SAVINGS BANK, whose address is 900 S. Frontage Road, Suite 120, Woodridge, Illinois 60517 ("Lender")

PREAMBLE

- A. Whereas, Grantor and Lender have entered into a mortgage dated 9-Sep-1986 ("Mortgage") with respect to certain real property as set forth on the attached Exhibit A (the "Mortgaged Property") as security for certain obligations of Grantor to Lender as evidenced by Grantor's Promissory Note or Account Agreement dated 9-Sep-1986, in the original principal amount of \$150,000.00 (the "Note" or "Account Agreement").
- B. Whereas, such Mortgage was recorded in Cook County, IL on 6-Oct-1986 as Document Number 94-220214 (or Book/Volume Page ) and,
- C. Whereas, Grantor and Lender wish to amend the Mortgage and Note or Account Agreement as set forth below.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Grantor and Lender adopt the Preamble as part of this Modification Agreement and Grantor and Lender agree to be bound legally, further agreeing to the following:

AMENDMENTS TO NOTE OR ACCOUNT AGREEMENT

The Note or Account Agreement is hereby amended as of the date hereof as follows:

On the Note, in the first paragraph on the first page, the principal loan amount shall hereby be \$150,000.00 and shall hereby be due and payable on 1-Sep-2008

- OR -

On the Account Agreement, on the fifth page, the maximum credit line shall hereby be \$150,000.00 and the initial expiration date shall hereby be 1-Sep-2008. In the fifth paragraph on the first page, the Annual Percentage Rate shall hereby be determined by adding 1.00 % to the Prime Rate.

ABMDAG(1/98)

Witness:

AMENDMENTS TO MORTGAGE

The Mortgage is hereby amended as of the date hereof as follows:

In the second paragraph on the first page, the principal loan amount shall hereby be \$150,000.00 and the maturity date (or the final maturity date) shall hereby be 1-Sep-2008

MISCELLANEOUS

- 1. Ratification.** Except as amended hereby, the Note or Account Agreement and the Mortgage and all Schedules, Exhibits and attachments thereto are hereby ratified and confirmed in all aspects and remain in full force and effect. All representations and warranties set forth in the Note or Account Agreement are hereby reiterated as of the date hereof.
- 2. Definitions.** Unless the context clearly indicated otherwise, any capitalized terms used herein which are not specifically defined herein shall have the meanings set forth in the Mortgage.
- 3. Successors and Assignees; Joint and Several Liability.** All covenants and agreements contained herein by or on behalf of Grantor shall bind its successors, assignees, heirs and personal representative and shall inure to the benefit of Lender, its successors and assigns. If Grantor consists of two or more persons, their liability hereunder shall be joint and several.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT, AND GRANTOR AGREES TO ITS TERMS, HEREBY WAIVING AND RELEASING ALL RIGHTS AND BENEFITS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS WITH RESPECT TO SAID MORTGAGES PROPERTY.

GRANTOR: *[Signature]*  
DAVID H. ATKINSON

*[Signature]*  
MARY JO ATKINSON

STATE OF Illinois )  
COUNTY OF Cook ) SS

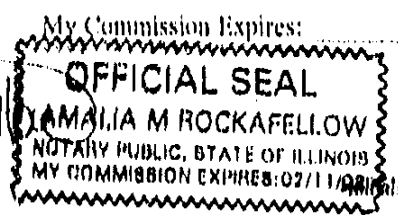
1. Amalia M Rockafellow  
a Notary Public in and for said County, personally certify that the above named persons, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 3 day of September, 08.

*[Signature]*  
Notary Public

Print Name Amalia M Rockafellow

ABMDAG(1/98)



*[Signature]* MJA



LEGAL DESCRIPTION

PROPERTY TAX NUMBER(S): /  
PROPERTY ADDRESS: 6705 N SAUGANASH AVENUE  
LINCOLNWOOD IL 60646-

LOAN NUMBER: 15000300011255

LEGAL DESCRIPTION:  
LOT 15 IN BLOCK 2 IN NORTH EDGEBROOK, BEING A SUBDIVISION OF PLAT OF THE  
SOUTHWEST FRACTIONAL 1/4 OF SECTION 33, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office