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AMENDMENT TO MORTGAGE

Date: 11/24/1997 16265

This amendment is between the Bank and the Mortgagor named below. The terms used in this Amendment are defined as follows:

Mortgagor: AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO AS SUCCESSOR LEND TRUSTEE TO FIRST BANK NATIONAL ASSOCIATION

Bank: First Bank of South Dakota (National Association)

Existing Account Number: 1290080804906042

ADDRESS: 435 BIRCHWOOD AVENUE
DES PLAINES, ILLINOIS 60018-2615
PIN #: 09-30-404-020

Mortgage:

Mortgaged Property legal description: See Attached
Lot 2 in Mery & Albert Well Resubdivision of Lot 1 in Block 5 in Douglas Manor, a Subdivision in the E 1/2 of the SE 1/4 of Section 30, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Assignment of Mortgage:

Original Bank: FIRST NATIONAL BANK OF DES PLAINES
Assignment Date: 11/24/1997
Assignment Recording Date: _____
Assignment Recording Information (document no. or book and page nos.): _____

Certificate No. (Torrens Only): _____

Mortgage Recording:
Mortgage Recording Date: 3/26/1993
Recording Office: COOK COUNTY

Note: Promissory Note or Agreement
Date: 2/20/1993

Mortgage Recording Information (Document no. or book and page nos.): Doc # 93227151

Existing Terms:
Face Amount: \$51,000.00
Maturity: 2/20/2000

Borrower(s): RAYMOND M. MERLIN, MARY THERESE MERLIN

Amended Terms:
Face Amount: \$120,000.00
Maturity: 11/24/2002

Previous amendments to the Mortgage:

<u>Amendment Date</u>	<u>Recording Date</u>	<u>Recording Information</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

C TITLE INC
P O BOX 17266
ST PAUL, MN 55117

SYES
P-4
N-10
M-20

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The Mortgagor has executed and delivered to the Bank (in the Original form, or in a facsimile copy) the Mortgage described above, encumbering the Mortgaged Property described above. The Mortgage was filed on the Mortgage Recording Date shown above under the document number or in the book and on the page shown above as "Mortgage Recording Information" in the Recording Office shown above. Mortgage registry tax, if any, was paid as shown above. The Mortgage has previously been assigned, if at all, as shown above. Pursuant to the Mortgage and the referenced amendments, if any, the Mortgage secures the Note described above.

The borrower and the Bank have amended the Note by a separate amendment (the "Note Amendment"). The Note as amended has the terms shown above as "Amended Terms". The Mortgagor and the Bank wish to amend the Mortgage to secure the Note as so amended. The Bank may be referred to in the Note by use of the term "FB South Dakota (National Association)" or some other variation.

ACCORDINGLY, the Mortgagor and the Bank agree as follows:

- A. Amendment to Mortgage: The Mortgage is hereby amended to secure the Note as amended by the Note Amendment, on all modifications, renewals and extensions thereof and all substitutions therefor.
- B. Maximum Principal Indebtedness: The maximum principal indebtedness secured by the Mortgage as amended by the Amendment (the "Maximum Indebtedness") is the Face Amount shown above under "Amended Terms", representing \$ 51,000.00 of indebtedness originally secured by the Mortgage, if this is checked, \$ 69,000.00 in additional indebtedness secured pursuant to this Amendment.
- C. Mortgage Registry Tax Owed (for Minnesota mortgages) \$ _____
- D. Original Terms: All original terms of the Mortgage shall remain in effect except as amended hereby, and the Mortgagor agrees to be bound by and to perform all covenants and agreements in the Mortgage at the time and in the manner therein provided.
- E. Revolving Credit: If this is checked, then the Mortgage secures a revolving line of credit, and the maximum amount of principal advances secured by the Mortgage is the Maximum Indebtedness shown above.

The Mortgagor and the Bank have executed this Amendment to Mortgage by signing below.

MORTGAGOR(S)

RAYMOND H. MERLIN
MARY THESEE MERLIN
 AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO
 (SEE RIDER ATTACHED FOR SIGNATURE OF TRUSTEE AND
 NOTARY ACKNOWLEDGMENT)

BANK First Bank of So. Dakota (National Association)
 Signature [Signature]
 Typed Name Lori Allhoff
 Operations Officer

State of _____)
 County of _____) ss

This instrument was acknowledged before me on _____ 19____ by American National Bank & Trust of (Chicago), (a) NATIONAL BANKING ASSOCIATION, not personally but solely as trustee under trust agreement dated 3/12/90 and known as Trust No. 21122112.

Notary Public _____ County, State of _____
 My commission expires _____

State of North Dakota)
 County of Cass) ss

This instrument was acknowledged before me on _____ 19____ by Lori Allhoff

the Operations Officer of

FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)

national banking association, on behalf of the association.

REBECCA RATCHENSKI
 Notary Public STATE OF NORTH DAKOTA
 My Commission Expires May 13, 2002

[Signature]
 Notary Public _____ County, State of North Dakota
 My commission expires _____

This instrument was drafted by
 Lien Perfection Department
 P.O. Box 2687
 Fargo, ND 58102-2687

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RIDER ATTACHED TO AND MADE A PART OF
AMENDMENT TO MORTGAGE

DATED NOVEMBER 24, 1997 UNDER TRUST NO. 21122112

This instrument is executed by American National Bank and Trust Company of Chicago, as Successor Trustee to First Bank National Association, under Trust No. 21122112, and not personally, in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. It is further understood and agreed that the Trustee merely holds title to the property herein described and has no agents, employees or control over the management of the property and no knowledge of other factual matters except as represented to it by the beneficiary(ies) of the Trust. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument, all such liability being expressly waived by every person now or hereafter claiming any right or security hereunder, and the owner of any indebtedness or cause of action for breach of any warranty, indemnity, representation, covenant, undertaking or agreement accruing hereunder shall look solely to the Trust estate for the payment thereof.

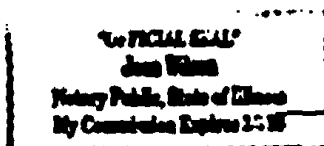
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO,
as Successor Trustee to FIRST BANK NATIONAL ASSOCIATION
under Trust No. 21122112, and not personally.

BY: *Thomas J. Mackay*
Assistant Vice President

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify that Dorothy A. Denning, an officer of American National Bank and Trust Company of Chicago, 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 said officer of said association signed and delivered this instrument as a free and voluntary act for the uses and purposes herein set forth.

Given under my hand and seal this 25th day of January, 1997.



Joan Wilson
Notary Public

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