

RECORDATION REQUESTED BY:

Bank of Homewood
2034 Ridge Road
Homewood, IL 60430

WHEN RECORDED MAIL TO:

GLFR, INC.
Credit Administration
P.O. Box 1483
Homewood, IL 60430-0483

SEND TAX NOTICES TO:

Bank of Homewood
2034 Ridge Road
Homewood, IL 60430

FOR RECORDER'S USE ONLY

REF TITLE SERVICES # 571781

This Modification of Mortgage prepared by: **KATHY KOSMAN / LSB**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 22, 1998, BETWEEN WILLIAM C. BYMA and JUDITH N. BYMA, HIS WIFE, (referred to below as "Grantor"), whose address is 18002 ESCANABA, LANSING, IL 60438; and Bank of Homewood (referred to below as "Lender"), whose address is 2034 Ridge Road, Homewood, IL 60430.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 5, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED 05/21/96 IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT NO. 96-384919

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

LOT 22 IN BLOCK 2 IN TOESET'S FIRST ADDITION TO LANSING, BEING A SUBDIVISION OF PART OF LOT 1 IN A SUBDIVISION OF THE WEST 20 ACRES OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWN 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED AS DOCUMENT NUMBER 1317649

The Real Property or its address is commonly known as 18002 ESCANABA AVENUE, LANSING, IL 60438. The Real Property tax identification number is 30-31-114-019.

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

DECREASE LIEN AMOUNT TO \$35,000.00.

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 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.

01-22-1998
Loan No 0309002383

MODIFICATION OF MORTGAGE
(Continued)

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

GRANTOR:

X William C. Byma
WILLIAM C. BYMA

X Judith N. Byma
JUDITH N. BYMA

LENDER:

Bank of Homewood

By: Linda Beilger
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared WILLIAM C. BYMA and JUDITH N. BYMA, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of February , 19 98 .

By Paul R. Paarlberg Residing at Paul R. Paarlberg

Notary Public in and for the State of Illinois

My commission expires 10-17-98

