

RECORDATION REQUESTED BY:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

WHEN RECORDED MAIL TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

SEND TAX NOTICES TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: HERITAGE BANK BY MARY R SKIMERHORN
11900 SOUTH PULASKI ROAD
ALSIP ILLINOIS 60803



Heritage Bank

MODIFICATION OF MORTGAGE

031198C

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 15, 1998, BETWEEN KURT DECKELMAN and THERESE DECKELMAN, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 1242 ARBOR DRIVE, LEMONT, IL 60438; and Heritage Bank (referred to below as "Lender"), whose address is 11900 South Pulaski Road, Alsip, IL 60803.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 18, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

JULY 22, 1996 AS DOCUMENT NUMBER 96571169

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

SEE ATTACHED LEGAL

The Real Property or its address is commonly known as **1242 ARBOR DRIVE, LEMONT, IL 60438**. The Real Property tax identification number is 22-32-117-018-0000.

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

EFFECTIVE 1-15-98, THE PAYMENT SCHEDULE SHALL BE MODIFIED FROM A THIRTY YEAR BIWEEKLY FIXED RATE AMORTIZATION TO A FIFTEEN YEAR BIWEEKLY FIXED RATE AMORTIZATION; THE INTEREST RATE SHALL BE CHANGED FROM 7.875% TO 6.75%; THE PRINCIPAL AND INTEREST PAYMENT SHALL BE CHANGED FROM \$432.92 TO \$522.12 AND WILL BE FIRST DUE ON 1-29-98, AND WILL CONTINUE EVERY TWO WEEKS THEREAFTER UNTILE THE ENTIRE PRINCIPAL AND ACCRUED INTEREST BALANCE IS PAID IN FULL. THE MATURITY DATE SHALL BE CHANGED FROM 8-15-2019 TO 12-2-2010. ALL OTHER TERMS AND CONDITIONS OF THE ORIGINAL NOTE AND MORTGAGE SHALL REMAIN THE SAME.

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

Property of Cook County Clerk's Office

LENDER:

Heritage Bank

Authorized Officer

By: *[Signature]*

GRANTOR:

KURT DECKELMAN

X *[Signature]* 02/14/98

THERESE DECKELMAN

X *[Signature]* 2/14/98

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.

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

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF COOK

On this day before me, the undersigned Notary Public, personally appeared KURT DECKELMAN and THERESE DECKELMAN, 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 15TH day of JANUARY, 1998.

By Mary R. Skimerhorn Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF COOK

On this 15TH day of JANUARY, 1998, before me, the undersigned Notary Public, personally appeared AUDREY TARKUS and known to me to be the 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 Mary R. Skimerhorn Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



Policy No.: 50026621

4. Legal Description:

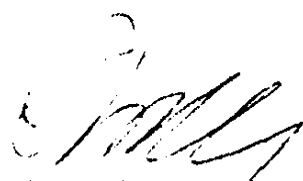
LOT 18 IN HARPER'S GROVE SUBDIVISION, BEING A RESUBDIVISION OF COUNTY CLERK'S DIVISION OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE ON APRIL 30, 1880 AS DOCUMENT NUMBER 269447, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 22-32-117-018

Property of Cook County Clerk's Office

Member No.
1028

OMC
1550100



SIGNATURE OF ATTORNEY