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RECORDATION REQUESTED BY:

Barrington Bank & Trust Company,
N.A.
201 South Hough Street
Barrington, IL 60010

WHEN RECORDED MAIL TO:

Barrington Bank & Trust Company,
N.A.
201 South Hough Street
Barrington, IL 60010

FOR RECORDER'S USE ONLY

H9704001

This Modification of Mortgage prepared by: **BARRINGTON BANK & TRUST COMPANY, N.A.**
202 S COOK STREET
BARRINGTON, IL 60010

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 6, 1998, BETWEEN TIMOTHY L. VOLLMAN and DENISE S. MERONI, HIS WIFE (J), (referred to below as "Grantor"), whose address is 435 W. SUNSET RD., BARRINGTON, IL 60010; and Barrington Bank & Trust Company, N.A. (referred to below as "Lender"), whose address is 201 South Hough Street, Barrington, IL 60010.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 20, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

Recorded June 11, 1997 in Cook County, Illinois as document #57411971

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

LOT 45 IN BARRINGTON HIGHLANDS FIRST ADDITION, BEING A SUBDIVISION OF PART OF THE SE 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 2, 1956 AS DOCUMENT #2567063, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 435 W. SUNSET RD., BARRINGTON, IL 60010. The Real Property tax identification number is 01 02 407 004.

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

Increase Home Equity Line of Credit to \$150,000.00.

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.

BOX 333-CTI

03-06-1998
Loan No 0001

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 *Timothy L. Vollman*
TIMOTHY L. VOLLMAN

X *Denise Meroni*
DENISE S. MERONI

LENDER:

Barrington Bank & Trust Company, N.A.

By: *Charlotte Neault, L.O.*
Authorized Officer

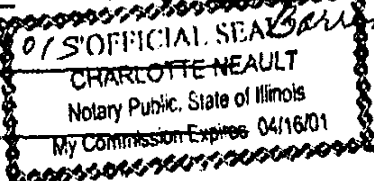
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) 88

On this day before me, the undersigned Notary Public, personally appeared TIMOTHY L. VOLLMAN and DENISE S. MERONI, 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 6th day of March, 19 98.

By *Charlotte Neault* Residing at 2615. Hough St
Notary Public in and for the State of Illinois Barrington, IL 60010
My commission expires 4-16-01



03-06-1998
Loan No 0001

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

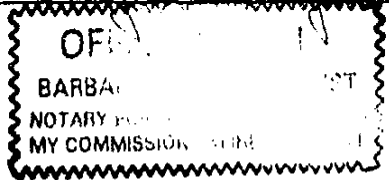
STATE OF Illinois)
) ss
COUNTY OF Cook)

On this 6th day of March, 19 98, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 Barbara Lynn Ringquist Residing at 201 Hough Bawington

Notary Public in and for the State of Illinois

My commission expires 2-17-01



COOK County Clerk's Office