

RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

John Kins and Ines Kins
724 W Fullerton
Chicago, IL 60614

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: American Nat'l Bank & Trust Co. of Chgo
1901 S. Meyers Road, Suite 440
Oakbrook Terrace, IL 60181

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O'CONNOR TITLE
SERVICES, INC.
12775



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 17, 1998, BETWEEN John Kins and Ines Kins, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 724 W Fullerton, Chicago, IL 60614; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 120 S. LaSalle Street, Chicago, IL 60690.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 14, 1993 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

Recorded as document #93057577 in Cook County, Illinois

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

LOT 4 IN THE SUBDIVISION OF LOTS 92, 93 AND 94 IN THE SUBDIVISION OF THE SOUTH 836 FEET OF OUTLOT "F" IN WRIGHTWOOD, A SUBDIVISION OF THE SOUTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 724 W FULLERTON, CHICAGO, IL 60614. The Real Property tax identification number is 14-28-312-073.

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

The per annum interest rate is hereby changed to 6.25 with the maturity date remaining 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 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

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MODIFICATION OF MORTGAGE (Continued)

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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.

GRANTOR:

X *John Kins*
John Kins

X *Ines Kins*
Ines Kins

LENDER:

American National Bank & Trust Co. of Chicago

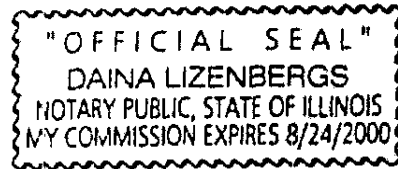
By: *Denise Hamerton, AVP*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook) ss

On this day before me, the undersigned Notary Public, personally appeared **John Kins** and **Ines Kins**, 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.

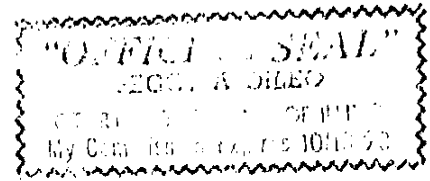
Given under my hand and official seal this 20th day of April, 1998.
By *Daina Lizenbergs* Residing at 2109 Pioneer Rd Evanston IL
Notary Public in and for the State of Illinois
My commission expires August 24, 2000



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MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT



STATE OF Illinois)

COUNTY OF DeWitt) ss

On this 23 day of June, 19 98, before me, the undersigned Notary Public, personally appeared Dana Hamilton and known to me to be the VP, 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 [Signature] Residing at DeWitt City

Notary Public in and for the State of Illinois

My commission expires 10-10-98

Property of Cook County Clerk's Office