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DEPT-01 RECORDING \$27.50
 T#0011 TRAN 3611 06/16/99 11:38:00
 #3143 # TB *-99-575121
 COOK COUNTY RECORDER

When recorded return to:
 Manufacturers Bank
 1200 North Ashland
 Chicago, IL 60622

MODIFICATION AGREEMENT

Loan Number: 1500030005068

THIS MODIFICATION AGREEMENT dated as of March 21, 1999 by and between

Leonidas G. Braos and Sandra K, Brahos, His Wife.

whose address is 1020 Harrison
 Park Ridge, IL 60068
 ("Grantor") and Manufacturers Bank whose address is
 1200 N. Ashland, Chicago, IL 60622

PREAMBLE

- A. Whereas, Grantor and Manufacturers Bank, an Illinois Banking Corporation, successor to Avondale Savings Bank have entered into a mortgage dated March 26, 1994 ("Mortgage") with respect to certain real property as set forth on the attached Exhibit A (the "Mortgage Property") a security for certain obligations of Grantor to Lender as evidenced by Grantor's Promissory Note dated March 26, 1994., in the original principal amount of \$100,000 (the "Note" or "Account Agreement"),
- B. Whereas, such Mortgage was recorded in Cook County, Illinois On April 6, 1994 as Document Number 94-309912 (or Book/Volume Page) and,
- C. Whereas, Grantor and Lender wish to amend the Mortgage and Note March 26, 1999 as set forth below.

NOW, THEREFORE, in consideration of mutual promises contained herein, Grantor and Lender adopt the Preamble as part of this Modification Agreement and Grantor and Lender agree to bound legally, further agreeing to the following:

AMENDMENTS TO NOTE OR ACCOUNT AGREEMENT

The Note of Account Agreement is hereby amended as of the date hereof as follows:

On the Note, in the first paragraph on the first page, the principal loan amount shall hereby be \$100,000 and shall hereby be due and payable on March 1, 2004.

AMENDMENTS TO MORTGAGE

The Mortgage is hereby amended as of the date hereof as follows:

In the second paragraph on the first page, the principal loan amount shall hereby be

S-Y
 R 4
 N -
 M-Y
 27 50
 RW

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and the maturity date (or the final maturity date) shall hereby be

MISCELLANEOUS

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1. **Ratification.** Except as amended hereby, the Note or Account Agreement and the Mortgage and all Schedules, Exhibits and attachments thereto are hereby ratified and confirmed in all aspects and remain in full force and effect. All representations and warranties set forth in the Note or Account Agreement are hereby restated as of the date hereof.
2. **Definitions.** Unless the context clearly indicated otherwise, any capitalized terms used herein which are not specifically defined herein shall have the meanings set forth in the Mortgage.
3. **Successor and Assignees; Joint and Several Liability.** All covenants and agreements contained herein by or on behalf of Grantor shall bind its successors, assignees, heirs and personal representative and shall insure to the benefit of Lender, its successors and assigns. If Grantor consists of two or more persons, their liability hereunder shall be joint and several.

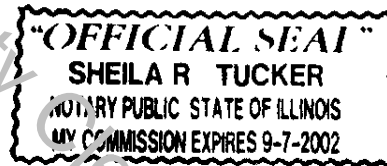
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT, AND GRANTOR AGREES TO ITS TERMS, HEREBY WAIVING AND RELEASING ALL RIGHTS AND BENEFITS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS WITH RESPECT TO SAID MORTGAGES PROPERTY.

GRANTOR:

Leonidas G. Brahos
Leonidas G. Brahos

Sandra K. Brahos
Sandra K. Brahos

STATE OF Illinois)
COUNTY OF Cook) SS



I, Sheila R. Tucker

A Notary Public in and for said County, personally certify that the above named persons, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 24th day of May, 1999.

Sheila R. Tucker My Commission Expires: 9-7-02
Notary Public

Print Name Sheila R. Tucker

ABMDAG(1/98)

Initials: S.T.

LENDER:

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LENDER:

MANUFACTURERS BANK

BY: Wayne E. River
V.P.

ITS:

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STATE OF ILLINOIS)

) SS

COUNTY OF DUPAGE)

This instrument was acknowledged before me on this 2nd day of JUNE, 1999 by WAYNE E. RIVER as VICE-PRESIDENT of Manufacturers Bank.

Roberta M. Lynch
Notary Public

My Commission Expires: 04-27-03

Print Name _____



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LOTS 1, 2 AND 3 IN BLOCK 6 IN H.S. PEALE'S SUBDIVISION IN THE
SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 41
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1020 HARRISON
PARK RIDGE, IL.

Permanent Tax Number: 09-36-328-016
09-36-328-017

EXHIBIT " A "