



MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure, and Mortgage (herein after referred to as the "Modification Agreement") made this 10th day of June, 1999 by GreatBanc Trust Company as successor Trustee to First National Bank formerly known as First National Bank in Chicago Heights as Trustee under Trust Agreement dated May 5, 1976, and known as Trust number 3737, (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated June 20, 1994 in the amount of One Hundred Thousand and no/100 Dollars (\$100,000.00), which is secured by a Mortgage of even date therewith, recorded on August 9, 1994 in the Recorder's Office of Cook County, Illinois as Document Number 94702862 and relating to the property legally described as follows:

SEE EXHIBIT A ATTACHED

P.I.N.: 29-31-117-041

Also known as: 2330 Maple Road, Homewood, Illinois 60430

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement and Disclosure, and Mortgage shall be and are hereby modified as follows;

1. The Periodic Rate and Corresponding Annual Percentage Rate on your credit line will increase or decrease as the index
EXONERATION CLAUSE IS ATTACHED
HERE TO AND MADE A PART HEREOF.

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increases or decreases from time to time. Adjustments to the Periodic Rate and the corresponding Annual Percentage Rate resulting from changes in the Index will take effect on the next business day. In no event will the Annual Percentage Rate be less than 7.000% per annum or more than the lesser of 15.900% or the maximum rate allowed by applicable law.

**RANGE OF BALANCE
OR CONDITIONS**
All Balances

**MARGIN ADDED
TO INDEX**
.0000%

- 2. The maturity date of June 20, 1999 is hereby changed to June 20, 2006.
- 3. During the term of this modification there will be no annual fee.
- 4. Except for the modifications stated hereinabove, the Home Equity Agreement and Disclosure and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

FIRST NATIONAL BANK

Guarantor's

By: [Signature]
Its: Vice President

[Signature]
Anthony E. Bruni

ATTEST:

By: [Signature]
Its: [Signature]

Borrower:

By: Angela Biannette

Greatbank Trust Company as successor trustee to First National Bank formerly known as First National Bank in Chicago Heights as Trustee U/T/A May 5, 1976, A/K/A Trust Number 3737.

Its: Ass't. V.P. & Sr. Land Trust Officer

EXONERATION CLAUSE IS ATTACHED
HERETO AND MADE A PART HEREOF.

ATTEST:

By: [Signature]
Its: Ass't. V.P.

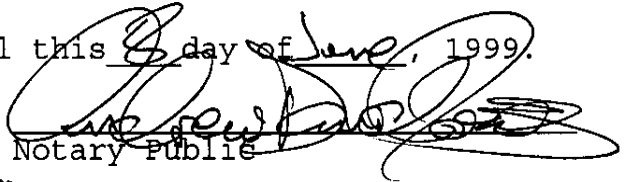
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PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/MICHELE NIELSEN
C/O FIRST NATIONAL BANK
P.O. BOX 818
FRANKFORT, IL 60423

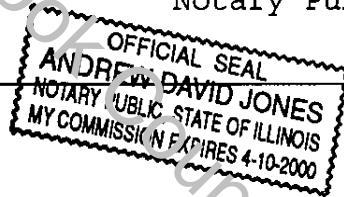
State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Anthony E. Bruni, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 8 day of June, 1999.


Notary Public

My commission expires _____



EXONERATION CLAUSE IS ATTACHED
HERE TO AND MADE A PART HEREOF.

RIDER - LEGAL DESCRIPTION

LOT A IN GALLOWAY'S RESUBDIVISION OF THE WEST 142 FEET OF THE EAST 492 FEET OF THE WEST 820 FEET OF THE NORTH 235.8 FEET OF BLOCK 1 IN GEORGE W. JOHNSON'S SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE NORTH WEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 14, LYING WEST OF THE RIGHT OF WAY OF THE ILLNOIS CENTRAL RAILROAD (EXCEPT THEREOF THE EAST 660 FEET OF THE WEST 1,321 FEET OF THE SOUTH 500.6 FEET THEREOF, ALSO THAT PART OF THE NORTH 214 FEET LYING EAST OF THE WEST 1,853 FEET THEREOF) IN SECTION 31, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

EXONERATION CLAUSE IS ATTACHED
HERETO AND MADE A PART HEREOF.

Property of Cook County Clerk's Office

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EXONERATION CLAUSE - MISCELLANEOUS INSTRUMENTS

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against GreatBanc Trust Company as Successor Trustee to First National Bank f/k/a First National Bank in Chicago Heights or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any representations, covenant, undertaking or agreement of said Trustee, whether or not in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

GreatBanc Trust Company as Successor
Trustee to First National Bank f/k/a
First National Bank in Chicago Heights
as Trustee under Trust No. _____

By Angela Diannette
Land Trust Officer