

RECORDATION REQUESTED BY:

OAK BROOK BANK  
1400 SIXTEENTH STREET  
OAK BROOK, IL 60523

WHEN RECORDED MAIL TO:

OAK BROOK BANK  
1400 SIXTEENTH STREET  
OAK BROOK, IL 60523

SEND TAX NOTICES TO:

CHARLES J. GRIES and MAUREEN  
A. GRIES  
22 WILLOW BAY DRIVE  
SOUTH BARRINGTON, IL 60010

FOR RECORDER'S USE ONLY

RE TITLE SERVICES # 721718

This Modification of Mortgage prepared by. OAK BROOK BANK  
1400 SIXTEENTH STREET  
OAK BROOK, IL 60523

MODIFICATION OF MORTGAGE

37c

THIS MODIFICATION OF MORTGAGE IS DATED JULY 23, 1999, BETWEEN CHARLES J. GRIES and MAUREEN A. GRIES, HIS WIFE, AS JOINT TENANTS, (referred to below as "Grantor"), whose address is 22 WILLOW BAY DRIVE, SOUTH BARRINGTON, IL 60010; and OAK BROOK BANK (referred to below as "Lender"), whose address is 1400 SIXTEENTH STREET, OAK BROOK, IL 60523.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 26, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

MORTGAGE LOAN RECORDED OCTOBER 2, 1996 AS DOCUMENT NO. 96749692.

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

LOT 11 IN WILLOW BAY SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 22 WILLOW BAY DRIVE, SOUTH BARRINGTON, IL 60010. The Real Property tax identification number is 01-34-202-011-0000.

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

PRINCIPAL AMOUNT IS INCREASED TO \$125,000; MATURITY DATE IS EXTENDED TO JULY 23, 2006.

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.

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

GRANTOR:

X *Charles J. Gries* (SEAL)  
CHARLES J. GRIES

X *Maureen A. Gries* (SEAL)  
MAUREEN A. GRIES

99785025

LENDER:

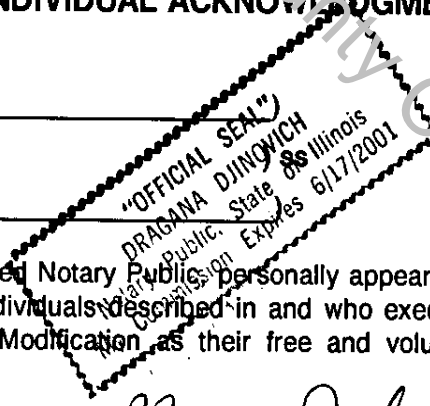
OAK BROOK BANK

By: *[Signature]*  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF DeKalb



On this day before me, the undersigned Notary Public, personally appeared CHARLES J. GRIES and MAUREEN A. GRIES, 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 23 day of July, 1999.

By *[Signature]* Residing at OAK BROOK

Notary Public in and for the State of Illinois

My commission expires 6-17-2001

LENDER ACKNOWLEDGMENT

STATE OF Illinois

) ss

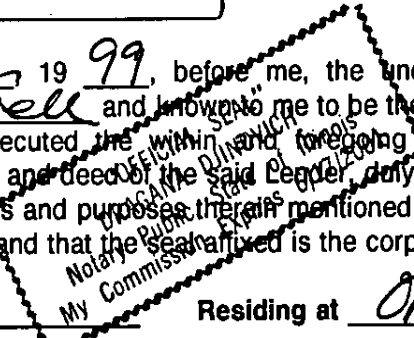
COUNTY OF DeWitt

On this 23 day of July 19 99, before me, the undersigned Notary Public, personally appeared Brad McDowell and known to me to be the A.V.P., 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 OAK BROOK

Notary Public in and for the State of Illinois

My commission expires 6-27-2001



COOK County Clerk's Office

99785025