



99022441

<p><b>Mortgagor's Name And Address</b></p> <p>Robert Cooper 1433 Fifth Avenue Chicago Heights, Il. 60471</p> <p>("Mortgagor" whether one or more)</p>	<p><b>BANK CALUMET NATIONAL ASSOCIATION</b></p> <p>5231 Hohman Avenue Hammond, Illinois 46320</p> <p>("Mortgagee")</p>	<p><b>Return to:</b></p> <p><b>BANK CALUMET</b> 5231-Hohman Avenue Hammond, Illinois 46320</p>
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**MORTGAGE MODIFICATION AGREEMENT**

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 12th day of June, 1998, recorded the 24th day of June, 1998, in the Office of the Recorder of Cook County, Illinois, as Document No. 98538053 (herein the "Mortgage"), is hereby amended as follows:

1.  **Note Modification, Renewal, Replacement or Extension.** The promissory note referenced in paragraph 1 of the Mortgage in the original principal amount of \$40,850.50 and dated the 12th day of June, 1998, (herein the "Note") has been modified as follows:

1.01. **Replacement.**  The Note has been replaced by Mortgagor's promissory note dated December 18, 1998, in the original principal amount of \$75,000.00 (the "Replacement Note"). Mortgagor agrees that the Mortgage shall secure the payment of the Replacement Note, and any renewal, extension, modification, refinancing or replacement thereof, and all interest, attorney fees, and costs of collection with respect thereto. The Replacement Note is given in substitution for and not in discharge of the indebtedness evidenced by the Note.

1.02. **Extension.**  The maturity date of the Note has been extended to the \_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Note as extended.

1.03. **Renewal.**  The line of credit commitment evidenced by the Note has been renewed for a \_\_\_  day  month  Year period. The Note shall remain in full force and shall mature on the \_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Note as renewed.

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1.04. **Modification.**  The Note has been modified as follows:

Mortgagor agrees that the Mortgage shall secure the payment of the Note as modified.

2.  **Additional Indebtedness Secured by Mortgage.** In addition to the obligations referred to in the Mortgage it shall also secure payment of that certain promissory note executed by \_\_\_\_\_ dated the \_\_\_ day of \_\_\_\_\_, 19\_\_ in the original principal amount of \$ \_\_\_\_\_, which note matures on the \_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, together with all advances made from time to time thereunder, and any and all renewals, modifications, replacements and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.

3.  **Additional Modification.** The Mortgage is further modified as follows:

3.01. **Modification to Existing Mortgage Provision.**  Paragraph \_\_\_\_\_ of the Mortgage is amended to provide as follows

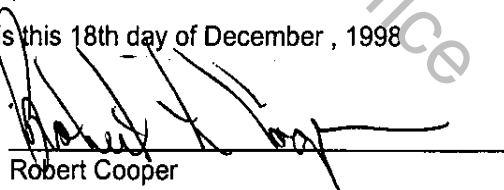
3.02. **Addition of Additional Mortgage Provision.**  The following provision is added to the Mortgage as paragraph \_\_\_\_\_:

3.03. **Deletion of Mortgage Provision.**  Paragraph \_\_\_\_\_ is hereby deleted from the Mortgage.

4. **Miscellaneous.** The Mortgagor further agrees as follows:

- A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
- B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Illinois.
- C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

EXECUTED and delivered in Cook county, Illinois this 18th day of December, 1998

  
Robert Cooper

"Mortgagor"

Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 18th day of December, 1998.

Bank Calumet National Association

By: Donald S. Kitchell  
Donald S. Kitchell

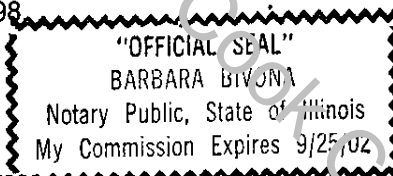
Its: Sr. Vice President

To be used [with individual mortgagor(s)]

STATE OF ILLINOIS )  
 )SS:  
Cook COUNTY )

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared Robert Cooper, and acknowledged the execution of the above and foregoing Mortgage Modification Agreement this 18th day of December, 1998



Barbara Bivona  
Notary Public,  
Residing in Cook County, Illinois

My Commission Expires 9/25/02