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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:

Eugene Callen and Shifra Callen
536 River Oaks Drive
River Forest, IL 60305

FOR RECORDER'S USE ONLY

3

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



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 1, 1999, BETWEEN Eugene Callen and Shifra Callen, husband and wife, as joint tenants with rights of survivorship, (referred to below as "Grantor"), whose address is 536 River Oaks Drive, River Forest, IL 60305; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 120 S. LaSalle Street, Chicago, IL 60603.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 20, 1998 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded November 12, 1998 as document #08018253 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 6 IN THE NORTHEASTERLY 5 FEET OF LOT 13 IN MARTIN H. BRAUN'S RIVER OAKS RESUBDIVISION OF PART OF LOTS 1,2,3,4 AND 5 IN SUBDIVISION OF AUVERGNE IN THE NORTH EAST QUARTER OF SECTION 11, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT 14426135 IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 536 River Oaks Drive, River Forest, IL 60305. The Real Property tax identification number is 15-11-207-044-0000.

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

THE MATURITY DATE IS HEREBY CHANGED TO FEBRUARY 1, 2006. PAYMENTS ARE AMORTIZED OVER 180 MONTHS WITH THE FIRST OF THOSE PAYMENTS BEING DUE MARCH 1, 1999. ALL OTHER TERMS AND CONDITIONS SHALL REMAIN IN EFFECT.

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 endorser 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

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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 *Eugene Callen*
Eugene Callen
X *Shifra Callen*
Shifra Callen

LENDER:

American National Bank & Trust Co. of Chicago

By: *Carol Jensen*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) ss
COUNTY OF DuPage)

On this day before me, the undersigned Notary Public, personally appeared Eugene Callen and Shifra Callen, 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 8th day of February, 19 99.

By *Carol Jensen* Residing at _____

Notary Public in and for the State of IL

My commission expires 7/7/02

LENDER ACKNOWLEDGMENT

STATE OF IL)

) ss

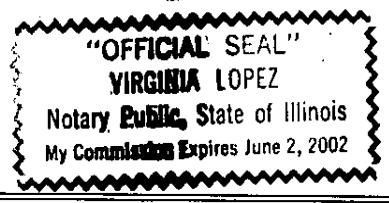
COUNTY OF DuPage)

On this 8th day of February, 19 99, before me, the undersigned Notary Public, personally appeared Carol A Jensen and known to me to be the ASST VICE PRESIDENT, 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 DuPage County

Notary Public in and for the State of IL

My commission expires 6/2/2002



Property of Cook County Clerk's Office