

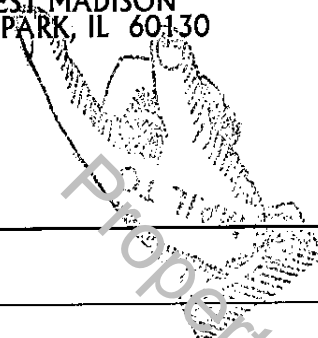
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1999-03-31 15:15:13
Cook County Recorder 25.50



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WHEN RECORDED MAIL TO:
FOREST PARK NATIONAL BANK
7348 WEST MADISON
FOREST PARK, IL 60130



3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Sandra F. Herman
7348 W MADISON ST
FOREST PARK IL 60130-1553

O'Connor Title
Services, Inc.

9078-62

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 1, 1999, BETWEEN Kara V. McBride Brophy, formerly known as Kara V. McBride and Paraic G. Brophy, her husband, (referred to below as "Grantor"), whose address is 7205 W. Jackson, Forest Park, IL 60130; and FOREST PARK NATIONAL BANK (referred to below as "Lender"), whose address is 7348 WEST MADISON, FOREST PARK, IL 60130.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 25, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

recorded August 11, 1997 as document number 97582071

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

LOT 5 IN HENRY MUNDT'S SUBDIVISION OF THE SOUTH 250 FEET OF THE SOUTH 300 FEET OF BLOCK 8 IN CARNEY'S ADDITION TO HARLEM, BEING A SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7205 W. Jackson Blvd., Forest Park, IL 60130. The Real Property tax identification number is 15-13-215-013.

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

decrease interest rate from 7.75% to 6.875%, change payment schedule to 59 monthly principal and interest payments of \$928.52 per month and one final balloon payment of all remaining principal and interest, and extend maturity date from August 1, 2002 to March 1, 2004.

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) Kara V. McBride Brophy
Kara V. McBride Brophy, formerly known as Kara V. McBride

(X) Paraic G. Brophy
Paraic G. Brophy

LENDER:

FOREST PARK NATIONAL BANK

By: [Signature]
Authorized Officer GREGORY T. ANDREWS

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INDIVIDUAL ACKNOWLEDGMENT

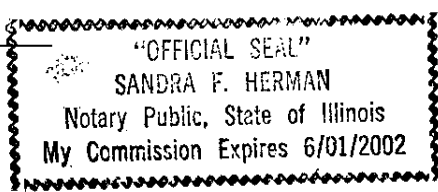
STATE OF Illinois)
) ss
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared Kara V. McBride Brophy, formerly known as Kara V. McBride; and Paraic G. Brophy, her husband, 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 10th day of Dec, 1999
By [Signature] Residing at 734A W. [Address]

Notary Public in and for the State of Illinois

My commission expires 6-1-2002



LENDER ACKNOWLEDGMENT

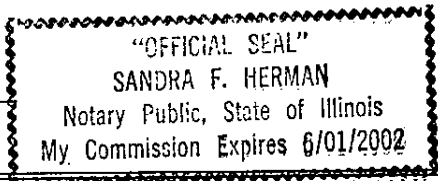
STATE OF Illinois)
) ss
COUNTY OF Cook)

On this 1st day of March, 19 99, before me, the undersigned Notary Public, personally appeared Gregory T. Andrews and known to me to be the Personal Banking Officer, 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 344 W. Jackson St. Forest Park

Notary Public in and for the State of Illinois

My commission expires 6-1-2002



Cook County Clerk's Office