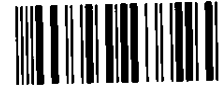


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MODIFICATION AGREEMENT



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This AGREEMENT dated JUNE 24, 2000 by and between THE FIRST NATIONAL BANK OF LINCOLNWOOD, hereinafter called "Bank", and ALFRED S. IBRAHIM AND VIOLETTE J. IBRAHIM, HIS WIFE hereinafter called "MORTGAGOR";

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WITNESSETH:

4366/0084 05 001 Page 1 of 2

2000-06-29 11:27:42

Cook County Recorder #43.00

(1) BANK is the holder of a First Credit Equity Agreement (hereinafter called "Agreement") dated June 6, 1994 in the original maximum principal amount of One Hundred Thousand and 00/100-----DOLLARS (\$100,000.00) executed by MORTGAGOR and secured by First Credit Equity Line Mortgage (hereinafter called "Mortgage") to THE FIRST NATIONAL BANK OF LINCOLNWOOD dated June 6, 1994, and recorded on June 9, 1994 in the office of the RECORDER OF DEEDS in the County of COOK State of Illinois, as Document No. 94512084 on Real Estate legally described as follows:

LOT 19 AND THE NORTH 12 FEET OF LOT 20 IN KRENN AND DATO'S CRAWFORD CHASE "L" SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

(2) MORTGAGOR'S have requested the BANK to modify the maximum principal amount of the line of credit under said Agreement and Mortgage, and

(3) BANK has agreed to modify the maximum principal amount of the line of credit under the Agreement and Mortgage,

(4) It is hereby agreed that the maximum principal amount of the line of credit pursuant to the Agreement and Mortgage dated June 6, 1994 is reduced to \$80,000.00 from \$100,000.00.

(5) This MODIFICATION AGREEMENT is supplementary to said Mortgage and said Mortgage shall continue as a good and valid lien on the Real Estate. Neither the Agreement nor the Mortgage shall in any way be prejudiced by this AGREEMENT.

All of the provisions of the Agreement and Mortgage shall remain in full force and effect and be binding on the parties hereto except as herein expressly modified.

IN WITNESS WHEREOF, the Parties hereto have signed, sealed and delivered this AGREEMENT on the date first above written.

(CORPORATE SEAL)



THE FIRST NATIONAL BANK OF LINCOLNWOOD

BY:

ALAN D. WEEL, SENIOR VICE PRESIDENT

ATTEST:

ALFRED S. IBRAHIM

VIOLETTE J. IBRAHIM

BOX 333-CTI

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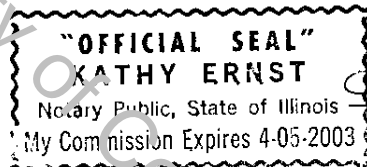
STATE OF ILLINOIS)

COUNTY OF COOK)

SS:

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of The First National Bank of Lincolnwood, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank for the uses purposes therein set forth; and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Bank, caused the corporate seal of said Bank to be affixed to said instrument as said officers own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 24TH day of June 2000.



Kathy Ernst
Notary Public

STATE OF ILLINOIS)

COUNTY OF COOK)

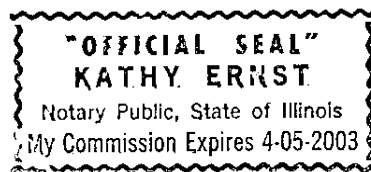
SS:

Kathy Ernst

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY

Certify that Alfred S. Ibrahim and Violette J. Ibrahim, his wife personally known to me to be the same persons 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 instruments as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 24TH day of June



Kathy Ernst
Notary Public

FOR THE RECORDER'S INDEX PURPOSES, INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE:

7327 N. KEYSTONE

LINCOLNWOOD, ILLINOIS 60712

PERM. REAL ESTATE
TAX NO. 10-27-423-026

THIS DOCUMENT WAS PREPARED BY CHARLES A. GREENSTEIN
6401 N. LINCOLN AVENUE, LINCOLNWOOD, ILLINOIS 60712