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DEPUTY BY: [Signature]
REVIEWED BY:

MODIFICATION AGREEMENT

AN INDENTURE, made in Chicago, Illinois, on October 1, 2000, by UPTOWN NATIONAL BANK OF CHICAGO, as trustee under Trust Agreement dated September 13, 1989, and known as Trust Number 89-129, (the "First Party") and by UPTOWN NATIONAL BANK OF CHICAGO, a national banking association, existing under the laws of the United States of America and doing business in the City of Chicago, County of Cook and State of Illinois (the "Second Party");

WHEREAS, the First Party represents and states that it has already made, executed and delivered to the legal holder or holders thereof a certain Mortgage Note (the "Note") payable to Second Party for the sum of Four hundred sixty thousand and no/100 (\$460,000.00) Dollars dated September 27, 1995 and payable to Second Party on October 1, 2000.

WHEREAS, the First Party further represents and states that to secure the payment of the Note, with interest as provided, the First Party duly made, executed, acknowledged and delivered to Second Party a certain Mortgage dated September 27, 1995, conveying and mortgaging to Second Party the following described premises, to wit:

Lots 6 to 12 inclusive in William J. Sweeney's Milwaukee Avenue Addition to Chicago in the South 1/2 of the Southwest 1/4 of Section 23, Township 40 North, Range 17, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Numbers: 13-23-326-011/012/013/014-0000
Property Address: 3255 N. Milwaukee Avenue, Chicago, IL 60618

WHEREAS, Second Party further represents and warrants that the Mortgage was filed in the Office of Cook County Recorder of Deeds of Cook County, Illinois, as Document No. 95737138 on October 27, 1995.

WHEREAS, the First Party further represents and states that it is now the owner of the above described land in fee simple, subject to the above Mortgage, and that Second Party is the legal owner and holder of the Note; and

WHEREAS, the First Party desires to have the maturity date for the payment of the Note extended until March 1, 2001.

NOW, THEREFORE, IT IS MUTUALLY AGREED, AS FOLLOWS:

1. That, in consideration of a document preparation fee of \$50.00 and all title and recording charges, the Second Party agrees to extend the maturity date for payment of the Note to March 1, 2001 if:
 - a) the First Party agrees to pay a late payment fee of five (5 %) percent of the monthly payment of principal and interest if said monthly payment is received more than ten (10) calendar days after the due date as set forth in said Note; and
 - b) that in the event of a default in the payment of payments of principal and interest under said Note, or in the case at any time hereafter the right to foreclose the aforesaid Mortgage shall accrue to the Second Party, the rate of interest on the Note shall be increased to a rate of eighteen and one-half (18 1/2 %) percent *per annum*; and

so long as the First Party shall promptly pay monthly payments of interest, with a final payment of the entire principal and interest balance due thereon on March 1, 2001, at 4753 N. Broadway, Chicago, Illinois, and shall further keep, observe and perform all and singular the covenants, stipulations and agreements of the Note and Mortgage.

2. That the First Party agrees to and accepts the extension of time upon the above conditions, and agrees to pay monthly payments of interest on the Note from October 1, 2000, until March 1, 2001, when the entire principal and interest balance due thereon will then become due.

3. That it is agreed that all covenants, stipulations and agreements of the Note and Mortgage given to secure the same shall be and remain in full force and effect; and the Second Party agrees that, if default shall be made in the payment of said Note, or of any installment of said Note, as previously and herein modified, or if any of the covenants, stipulations or agreements contained in the Mortgage shall be broken or violated by the First Party, then this agreement shall, at once, become merged with the aforesaid Mortgage and Note, at the option of the Second Party, and the Note in the principal sum of Four hundred sixty thousand and no/100 (\$460,000.00) Dollars shall become due and payable, and the Second Party may proceed to collect the debt and foreclose the Mortgage at once, anything in this agreement to the contrary notwithstanding.

4. That this agreement shall bind and inure to the heirs, executors, administrators and assigns of each of the parties.

WITNESS the hands and seals of the said party of the **First Part**, the day and year first above written.

(SEAL)

Uptown National Bank of Chicago as
Trustee under Trust No. 89-129, and not personally

ATTEST:

By: [Signature]
Asst. Vice President

[Signature]
Trust Officer

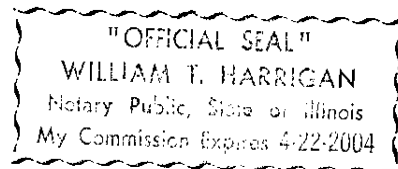
STATE OF ILLINOIS)
)
COUNTY OF COOK)

SS

I, the undersigned, as Notary Public, in and for and residing in the County of Cook and State of Illinois, do hereby certify that the above named Vice President and Trust Officer of Uptown National Bank of Chicago, not personally but as Trustee, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of Uptown National Bank of Chicago, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 25th day of October, 2000.

[Signature]
Notary Public



WITNESS the hand and seal of the **Guarantors** the day and year first above written.

GUARANTORS

Robert G. Pisani

Robert G. Pisani

Peggy Ann Pisani

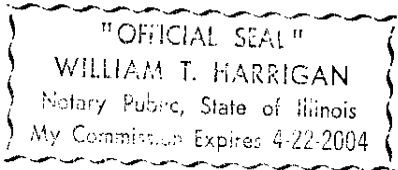
Peggy Ann Pisani

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, as Notary Public, in and for and residing in the County of Cook and State of Illinois, do hereby certify that the above named Guarantors, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 25th day of October ____, 2000.

William T. Harrigan
Notary Public



WITNESS the hands and seals of the said party of the **Second Part**, the day and year first above written.

(SEAL)

UPTOWN NATIONAL BANK OF CHICAGO

By: *[Signature]*
Asst. Vice President

ATTEST:

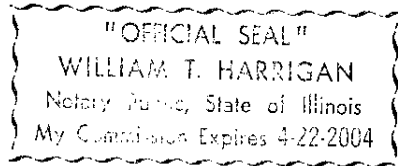
By: *[Signature]*
Loan Officer

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public, in and for the County of Cook and State of Illinois, do hereby certify that the above Vice President and Loan Officer of Uptown National Bank of Chicago, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts and the free and voluntary act of said banking association for the uses and purposes therein set forth, and the said Loan Officer then and there acknowledged that (s)he, as custodian of the corporate seal of said banking association, did affix the corporate seal of said banking association to said instrument as his/her own free and voluntary act and as the free and voluntary act of said banking association for the uses and purposes therein set forth.

Given under my hand and notarial seal this 25th day of October, 2000.

William T. Harrigan
Notary Public



This document was prepared by and Return To:
John C. Livensparger
4753 N. Broadway, Suite 620
Chicago, IL 60640