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Cook County Recorder 27.50



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MEMORANDUM OF MODIFICATION AGREEMENT

Account No. 6040709-05

This memorandum, dated as of October 20, 2000, is by and between LAKESIDE BANK, an Illinois Banking Corporation ("Mortgagee"), and LAKESIDE BANK, as Trustee under Trust Agreement Number 10-2211 dated October 11, 2000 (the "Mortgagor").

Pursuant to a certain Note Modification Agreement of even date herewith and between the parties hereto (and others), which is hereby incorporated herein by reference, the following described Mortgage, and the Note thereby secured, each dated October 20, 2000, executed by the Mortgagor and in the favor of the Mortgagee, have been amended or modified to reflect that the contract rate on the Loan evidenced/secured thereby has been changed from 8.625% fixed, per annum, to Eight and One Half (8.5%) fixed, per annum and the monthly payments have been decreased.

The Mortgage was recorded NOVEMBER 6, 2000, with the Cook County Recorder of Deeds as Document Number 00870580, and pertains to the real estate described in attached Exhibit A.

MORTGAGEE:

LAKESIDE BANK

BY: _____

Attest: _____

MORTGAGOR:

LAKESIDE BANK, not personally,
but Trustee as foresaid.

BY: Vincent J. [Signature]
VICE PRESIDENT & TRUST OFFICER

Attest: [Signature]
ASST. TRUST OFFICER

Prepared By and Mail To:
Lakeside Bank
Donna J. Reinke
11112 South Wabash Avenue
Chicago, Illinois 60605

SEE RIDER ATTACHED HERETO
AND MADE A PART HEREOF.

LOTS 1 AND 4 IN BLOCK 16 IN EGANDALE, BEING A SUBDIVISION OF THE EAST 118 ACRES OF THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: #20-11-324-006

The Property is located in Cook County at 5400-5406 South Woodlawn Avenue, Chicago, Illinois 60615.

Property of Cook County Clerk's Office

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STATE OF ILLINOIS)

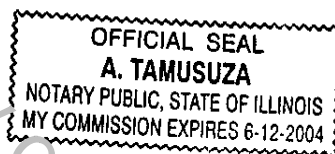
) SS

COUNTY OF COOK)

I, AGNES TAMUSUZA, a Notary Public in and for said County, in the State
aforesaid, do hereby certify that VINCENT J. TOLVE, VICE PRESIDENT AND TRUST OFFICER and
DAVID V. PINKERTON, ASST. TRUST OFFICER for LAKESIDE BANK as Trustee, and not
personally, under Trust Agreement dated OCTOBER 11, 2000 and known as Trust No. 10-2211
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, sealed and the said instrument as their own free and voluntary act,
for the uses and purposes therein set forth on this 31ST day of OCTOBER, 2000

A. Tamusuzza
NOTARY PUBLIC

Commission Expires:



Property of Cook County Clerk's Office

**Lakeside Bank**

55 WEST WACKER DRIVE • CHICAGO, ILLINOIS 60601-1699 • (312) 435-5100

AGREEMENT RIDER

This agreement is executed by **LAKESIDE BANK**, not individually but solely as Trustee, as aforesaid, and said Trust Agreement is hereby made a part hereof and any claims against said Trustee which may result from the signing of this Agreement shall be payable only out of the trust property which is the subject of this Agreement, and it is expressly understood and agreed by the parties hereto, notwithstanding anything herein contained to the contrary that each and all of the undertakings and agreements herein made are made and intended not as personal undertakings and agreements of the Trustee or for the purpose of binding the Trustee personally, but this Agreement is executed and delivered by the Trustee solely in the exercise of the powers conferred upon it as such Trustee and no personal liability or personal responsibility is assumed by or shall at any time be asserted or enforced against said Trustee on account of any undertaking or agreement herein contained, either expressed or implied, or for the validity or condition of the title to said property, or for any agreement with respect thereto. All representations of the Trustee, including those as to title, are those of the Trustee's beneficiary only. Any and all personal liability of **LAKESIDE BANK** is hereby expressly waived by the parties hereto and their respective personal representatives, estates, heirs, successors and assigns.