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EXTENSION AGREEMENT

This EXTENSION AGREEMENT, is made this 1st day of January, 2000 by and between AMERICAUNITED BANK AND TRUST COMPANY, USA, F/K/A FIRST BANK OF SCHAUMBURG, the holder of the mortgage (hereinafter referred to as "Holder") hereinafter described and Sarah M. Speciale, a widow and not since remarried, representing herself to be the owner of the real estate hereinafter and in said deed described ("Owner"), WITNESSETH:

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory note of Louis Speciale and Sarah M. Speciale, husband and wife, dated September 30, 1992 secured by a mortgage recorded October 7, 1992 in the Office of the Recorder of Deeds, Cook County, Illinois, as Document No. 92746354 conveying to FIRST BANK OF SCHAUMBURG n/k/a AMERICAUNITED BANK AND TRUST COMPANY, USA certain real estate in Cook County, Illinois, legally described as follows:

Parcel One: Lot 13-19 in Haverford At Schaumburg, being a subdivision in the West half of the Northeast quarter of Section 24, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel Two: A non-exclusive easement for ingress and egress on, over and across Lot 13 for the benefit of Parcel One, as created by the Declaration recorded as Document 89-031677.

P.I.N. 07-24-207-019

Common Address: 272 Springcreek Circle, Schaumburg, Il 60173

This loan is further secured by an AmericaUnited Bank and Trust Company, USA Certificate of Deposit #701199 (Account #307405928) in the amount of \$57,416.55 dated January 1, 2000 earning interest at 5.05% and maturing January 1, 2001 and any and all renewals and/or substitutions thereof.

2. The amount of principal remaining unpaid on the indebtedness is Sixty-Five Thousand, Two Hundred Sixty-Nine and 14/100ths (\$65,269.14).

3. Said remaining indebtedness of \$65,269.14 plus interest from this date on the balance of principal remaining from time to time unpaid at a fixed rate of 7.05% per annum shall be paid in installments of principal and interest as follows: Four Hundred and Eighty-Seven and 24/100ths (\$487.24) on the 1st day of February, 2000 and Four Hundred and Eighty-Seven and 24/100ths (\$487.24) on the 1st day of each month thereafter until said indebtedness is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of January, 2001. The Owner in consideration of such extension promises and agrees to pay the entire indebtedness secured by said mortgage plus interest as when therein provided, as hereby extended, and to pay interest after maturity or default at a rate of five percent (5.0%) over the above indicated rate and to pay both principal and interest in the coin or currency provided for in the mortgage herein described, in the County of Cook as the holder or holders of the said principal note may from time to time in writing appoint, and in default of such appointment then at Schaumburg, Illinois.

4. If any part of said indebtedness or interest thereon be not paid at maturity thereof as herein provided, or if a default in the performance of any other covenant of the Owner shall continue for twenty days after written notice thereof, the entire principal sum secured by said mortgage, together with the then accrued interest thereon, shall without notice, at the option of the holder or holders of said principal note or notes, become and be due and payable, in the same manner as if said extension had not been granted.

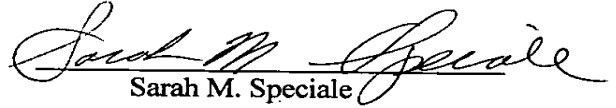
5. This Extension Agreement is supplementary to said mortgage. All the provisions thereof and of the principal promissory note, including the right to declare principal and accrued interest due for any cause specified in said mortgage or note, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in

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said mortgage. The provisions of this Extension Agreement shall inure to the benefit of any holder of said principal note and shall bind heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

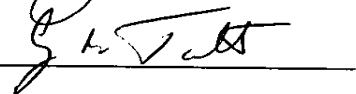
IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this Extension Agreement the date and year first above written.

This instrument prepared by:
Christine M. Cooper
AmericaUnited Bank and Trust Company, USA
321 W. Golf Road
Schaumburg, Illinois 60196


Sarah M. Speciale

AMERICAUNITED BANK AND
TRUST COMPANY, USA, F/K/A
FIRST BANK OF SCHAUMBURG

By: 

Attest: 

Property of Cook County Clerk's Office

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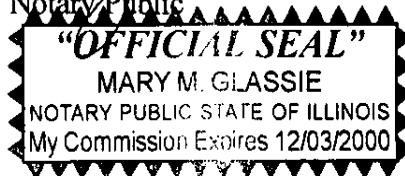
FOR INDIVIDUAL OWNER(S):
STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO
HEREBY CERTIFY that Sarah M. Speciale is personally known to me to be the same
person whose name is subscribed to the foregoing instrument, appeared before me this
day in person and acknowledged that she signed, sealed and delivered the said instrument
as her free and voluntary act, for the uses and purposes therein set forth, including the
release and waiver of the right of homestead.

Given under my hand and notarial seal this 24th day of Jan, 2000.

My Commission Expires: 12/03/2000 Mary M. Glassie

Notary Public



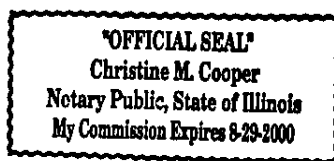
FOR HOLDER:
STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO
HEREBY CERTIFY that MARY M. GLASSIE, a Asst Vice President
of America United Bank and Trust Company, USA and Guy M. Tolusius,
the Vice President of said Bank, who are personally known to me to be the
same persons whose names are subscribed to the foregoing instrument as such Asst.
Vice President and Vice President, 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 and purposes therein set forth; and the said Assistant Secretary then and there
acknowledged that, as custodian of the corporate seal of said Bank, she did affix said
corporate seal to said instrument as her 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 JANUARY, 2000.

My Commission Expires: 8/29/2000 Christine M. Cooper

Notary Public



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