

MEMORANDUM OF MODIFICATION AGREEMENT
Account Number 6036489-01

This memorandum, dated as of April 5, 2001, is by and between LAKESIDE BANK, an Illinois Banking Corporation ("Mortgagee"), and Lakeside Bank, as Trustee under Trust Agreement Number 10-1847 dated May 1, 1997 (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 22, 1996, executed by the Mortgagor and in the favor of the Mortgagee, have been amended or modified to reflect that the Contract Rate has been changed from Prime plus One (P +1%), floating per annum to Seven and Three Quarters (7.75%), fixed per annum, and the payment schedule has changed.

The Mortgage was recorded November 6, 1996, with the Cook County Recorder of Deeds as Document Number 96848069, and pertains to the real estate described in attached Exhibit A.

MORTGAGEE:

MORTGAGOR:

LAKESIDE BANK

Lakeside Bank, not personally, but Trustee, as foresaid.

BY: [Signature]

BY: [Signature]
VICE PRESIDENT & TRUST OFFICER

Attest: [Signature]

Attest: [Signature]
ASST. TRUST OFFICER

Prepared By and Mail To:

Lakeside Bank
Attn.: Donna J. Reinke
1112 South Wabash Avenue
Chicago, Illinois 60605

SEE RIDER ATTACHED HERETO
AND MADE A PART HEREOF.

EXHIBIT A

LOTS 1 TO 8, BOTH INCLUSIVE, IN JAMES GROVE'S SUBDIVISION OF THE WEST 13.67
RODS OF THE EAST 41.02 RODS OF THE SOUTH 11.70 RODS KNOWN AS LOT 3 OF THE
ASSESSOR'S DIVISION OF THE SOUTHWEST 1/4 OF SECTION 4, TOWNSHIP 38 NORTH,
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 452 WEST 47TH STREET, CHICAGO, ILLINOIS 60609

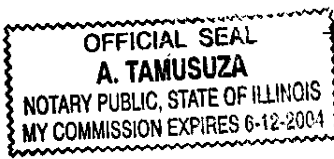
PIN: #20-04-332-025-0000 / 20-04-332-026-0000 / 20-04-332-027-0000
#20-04-332-028-0000 / 20-04-332-029-0000 / 20 04-332-030-0000
#20-04-332-031-0000 AND 20-04-332-032-0000

Property of Cook County Clerk's Office

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 MAY 1, 1997 and known as Trust No. 10-1847 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 10TH day of APRIL, 2001.

Atamusuza
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.