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C.T.I./W
all
A00187507WV

MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made as of the 1st day of May, 2001 by and between Seung K. Ro and Wife Hwa S. Ro (whether one or more, and if more than one, jointly and severally) being hereinafter referred to as the "**Mortgagor**" and Wide Pacific Corp. (whether one or more, and if more than one, jointly and severally) being hereinafter referred to as the "**Borrower**" and OLD KENT BANK, a Michigan Banking Corporation, maintaining its principal office at 105 South York Street, Elmhurst, Illinois 60126, said bank together with its successors and assigns, including each and every holder from time to time of the note (as hereinafter defined) being hereinafter referred to as the "**Mortgagee**".

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WITNESSETH

WHEREAS, the Mortgagee has heretofore loaned the Borrower the principal sum of One hundred fifty thousand and no/100 dollars (\$150,000.00) which loan is evidenced by a promissory note being hereinafter referred to as the "Note" dated as of August 4, 1999, executed by Borrower and payable to the order of the Mortgagee, with final payment due on June 1, 2000.

WHEREAS, the Note is secured by a mortgage of even date therewith being hereinafter referred to as the "Mortgage" executed by the Mortgagor creating a lien on certain real property located in Cook County, Illinois and legally described on Exhibit "A" attached hereto, which Mortgage was recorded with the Recorder of Deeds for said County on August 8, 1999, as document number 9976569 and was extended June 1, 2000.

WHEREAS, the Borrower and the Mortgagee desire to modify the terms for the payment of the Note as hereinafter provided.

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Mortgagor and the Mortgagee do hereby agree as follows:

BOX 333-CTT

1. The principal indebtedness evidenced by the Note presently outstanding is One hundred fifty thousand and no/100 dollars (\$150,000.00) which shall be paid as follows:

Accrued interest shall be paid on June 1, 2001 and on the first day of each month until August 1, 2001 at which time all principal and accrued interest shall become due and payable..

This is a Revolving Line of Credit.

2. All references in the Mortgage to the Note shall refer to the Note as herein modified.
3. All references in the Note to the Mortgage shall refer to the Mortgage as herein modified.
4. Environmental Warranties and Agreements. Mortgagor warrants and represents to, and agrees with, Bank as follows:

(a) The premises, and all operations and activities thereon, are and shall continue to be in compliance with all environmental laws, and the premises are not and shall not become (i) contaminated by, or the site of the disposal or release of, any hazardous substance, (ii) the source of any contamination, by any hazardous substance, of any adjacent property or of any groundwater or surface water, or (iii) the source of any air emission in excess of any legal limit now or hereinafter in effect; and, except as expressly disclosed by Mortgagor to Bank in writing, no asbestos or polychlorinated biphenyls are present or contained in or on the premises.

(b) Mortgagor shall take all actions necessary to investigate, clean up, and eliminate the source of, any past, present or future contamination of the premises by any hazardous substance and to prevent any additional contamination of the premises. The taking of action by Mortgagor under this subparagraph (b) shall not limit any other right or remedy available to Bank by reason of any such contamination (including Bank's right to accelerate payment of the Indebtedness).

(c) For purposes of this Mortgage, (i) "environmental law" means any past present or future federal, state, local or foreign law, ordinance, rule, regulation or order that regulates or is intended to protect public health or the environment or that establishes liability for the investigation, removal or clean-up of, or damage caused by any environmental contamination, including, without limitation, any law, ordinance, rule, regulation or order that regulates or prescribes requirements for air quality, water quality, or the disposition, transportation or management of waste materials or toxic substances; (ii) "hazardous substance" means any product or waste that is now or hereafter regulated by or subject to any environmental law and any other hazardous substance, pollutant, contaminant or waste, including, without limitation, asbestos and polychlorinated biphenyls; and (iii) property shall be considered to be "contaminated" by a hazardous substance if a hazardous substance is present on or in the property in any amount of level.

5. The Borrower hereby restates and reaffirms each and every representation, warrant, covenant and agreement contained in the note and the Mortgage as fully as if such representations,

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Property of Cook County Clerk's Office

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PREPARED BY & RETURN TO:

OLD KENT BANK

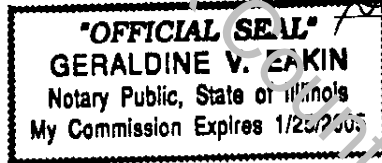
OLD KENT BANK
ATTN: Lana S. Kaske
105 S. YORK STREET
ELMHURST, IL 60126

By: [Signature]
Jeffrey Smith
Its: Assistant Vice President

State of Illinois)
) SS.
County of Cook)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, do hereby certify that JEFFREY SMITH, ASST. VICE PRES. of Old Kent Bank who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such he appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act of said bank as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 25th day of May, 2001.

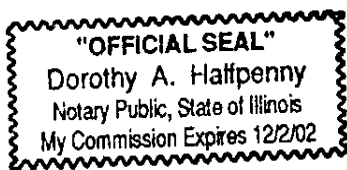


Geraldine V. Eakin
Notary Public

State of Illinois)
) SS.
County of COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that SEUNG K RO - HWA S RO of ELK GROVE, ILLINOIS is/are personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument as such husband and wife, respectively, appeared before me this day in person and acknowledges that They signed and delivered the said instrument as Their own free and voluntary act of said _____ as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 25th day of MAY, 2001.



Dorothy A. Halpenny
Notary Public

Notary Public

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CLERK OF COURT
COUNTY OF COOK
JAN 1 1998

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EXHIBIT "A"

LOT 27 IN BLOCK 6 IN WINSTON PARK NORTHWEST UNIT NO.1, BEING A SUBDIVISION OF SECTION 13, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 30, 1957 AS DOCUMENT 16972096.

Permanent Index Number: 08-28-418-020-0000
Commonly known as: 825 Benita Av.,
Elk Grove Village IL