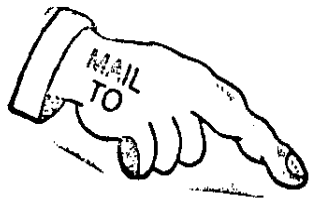


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Cook County Recorder 29.50



Prepared by and Mail to:
STEVEN J. COLOMPOS
Republic Bank of Chicago
1510 75th Street
Darien, IL 60561

Property of Cook County Clerk's Office

MODIFICATION AND EXTENSION AGREEMENT

THIS AGREEMENT made as of this 26th day of November, 2001 between REPUBLIC BANK OF CHICAGO, an Illinois banking corporation, hereinafter called Bank, and JAMES A. DENOS, and REPUBLIC BANK OF CHICAGO, NOT PERSONALLY, BUT SOLELY AS TRUSTEE UNDER TRUST NOS. 1349, the Owner of the property and/or the Obligor under the Note, hereinafter called Second Party, WITNESSETH:

THAT WHEREAS, Bank is the owner of that certain Note in the amount of \$609,554.43 dated December 18, 1998, secured either in whole or in part by a Mortgage and Assignment of Rents recorded in Cook County January 8, 1999 as Document No. 99019709 covering the real estate described in Exhibit "A" attached hereto.

AND, WHEREAS, the parties hereto wish to modify the terms of said Note and Mortgage as set forth herein;

NOW THEREFORE, in consideration of ONE DOLLAR (\$1.00), the covenants herein contained and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. The maturity date of the Note and Mortgage is hereby extended from December 15, 2004 to January 15, 2009.
2. The rate of interest charged under the Note shall be changed to 6.75% with installments of principal and interest based on a 20 year amortization schedule.

Second Party warrants and certifies that the indebtedness evidenced by the Note is a valid and subsisting debt of the Obligor and in all respects free from all defenses, setoffs and counterclaims both in law and equity, as is the lien of the Mortgage.

In all other respects, the Note hereinbefore described and all mortgages, documents and/or instruments securing the same shall remain unchanged and in full force and effect.

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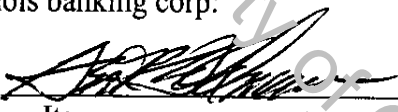
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Notwithstanding the foregoing, Second Party expressly waives any defenses which it now has or may have or assert. Furthermore, in order to induce Bank to enter into this agreement, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Second Party does hereby release, remise and forever discharge Bank of and from any and all setoffs, claims, counterclaims, demands, causes, causes of action, suits and/or judgments which it now has or may have against Bank including but not limited to matter arising out of the Note and/or any document, instrument or agreement securing the same or arising out of any banking relationship existing between the parties.

IN WITNESS WHEREOF, this instrument is executed the date and year first above written.

BANK:
REPUBLIC BANK OF CHICAGO, an
Illinois banking corp.

SECOND PARTY:

BY: 
Its: George R. Feldmann
Executive Vice President


JAMES A. DENOS

REPUBLIC BANK OF CHICAGO, NOT
PERSONALLY, BUT SOLELY AS
TRUSTEE UNDER TRUST AGREEMENT
DATED AUGUST 10, 1995 AND KNOWN
AS TRUST NO. 1349.

BY: 
Steven J. Colompos, Trust Officer

Office

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NOV 15 2003

NOV 15 2003

NOV 15 2003

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Property of Cook County Clerk's Office

NOV 15 2003

NOV 15 2003

NOV 15 2003

STATE OF ILLINOIS]
] ss
COUNTY OF COOK]

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that the above named GEORGE R. FELMANN 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 he signed, sealed and delivered the said instrument as such officer of said Bank and caused the seal of said Bank to be thereunto affixed as free and voluntary act and as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth.

Given under my hand and notarial seal this 19th day of December, 2001.



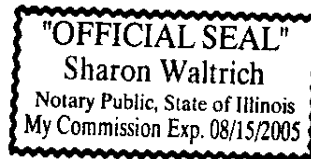
Carol A. Sylvester
Notary Public

STATE OF ILLINOIS]
] ss
COUNTY OF COOK]

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that JAMES A. DENOS, 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 he signed, sealed and delivered the said instrument as HIS free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 11th day of DECEMBER, 2001

Sharon Waltrich
Notary Public



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COOK COUNTY CLERK'S OFFICE
110 N. LAUREL ST. CHICAGO, IL 60602
TEL: 312.603.4000 FAX: 312.603.4001
WWW.COOKCOUNTYCLERK.COM

STATE OF ILLINOIS]
] ss
COUNTY OF COOK]

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that STEVEN J. COLDMOS 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 delivered the said instrument as such officers of said Bank as Trustee, as their free and voluntary act and as the free and voluntary act and deed of said Trustee for the uses and purposes therein set forth.

Given under my hand and notarial seal this 19th day of DECEMBER, 2001.



Carol A. Sylvester
Notary Public

Cook County Clerk's Office

99019709

Exhibit "A"

LEGAL DESCRIPTION:

LOT 21 (EXCEPT THE WESTERLY 16 FEET) IN BLOCK 3 IN JARED GAGE'S SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF FRACTIONAL SECTION 17, ALSO PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF FRACTIONAL SECTION 17 AND PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF FRACTIONAL SECTION 8, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PN: 05-17-120-019 Vol. 94

Common Address: 952 GREEN BAY ROAD
WINNETKA, IL 60093