

RECORDATION REQUESTED BY:

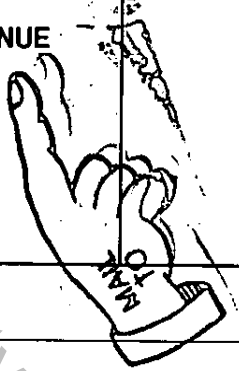
PALOS BANK AND TRUST COMPANY
12600 SOUTH HARLEM AVENUE
PALOS HEIGHTS, IL 60463

COOK COUNTY RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



WHEN RECORDED MAIL TO:

PALOS BANK AND TRUST COMPANY
12600 SOUTH HARLEM AVENUE
PALOS HEIGHTS, IL 60463



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: PALOS BANK AND TRUST COMPANY
12600 S. HARLEM AVE.
PALOS HEIGHTS, IL 60463

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 11, 2000, BETWEEN RICHARD S. SCHMAEDEKE, AS TRUSTEE OF THE DECLARATION OF TRUST RICHARD S. SCHMAEDEKE AND FAMILY TRUST (AS TO IMPROVEMENTS LOCATED ON PREMISES IN QUESTION ONLY), whose address is 11608 AUTOBAHN, PALOS PARK, IL 60464 and PALOS BANK AND TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 28, 1984 AND KNOW AS TRUST #1-2197 (EXCLUDING ANY STRUCTURES OF IMPROVEMENTS LOCATED ON THE PROPERTY IN QUESTION), whose address is 12600 S. HARLEM AVE., PALOS HEIGHTS, IL 60463 (referred to below individually and collectively as "Grantor"); ; and PALOS BANK AND TRUST COMPANY (referred to below as "Lender"), whose address is 12600 SOUTH HARLEM AVENUE, PALOS HEIGHTS, IL 60463.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 3, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED OCTOBER 3, 1997 AS DOCUMENT NUMBER 97735209

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in COOK County, State of Illinois:

THE NORTH 235 FEET OF LOT 9 (EXCEPT THE EAST 130 FEET THEREOF AND EXCEPT THAT PART THEREOF CONVEYED TO THE DEPARTMENT OF PUBLIC WORKS AND BUILDINGS OF THE STATE OF ILLINOIS FOR THE WIDENING OF HARLEM AVENUE) IN COUNTY CLERK'S DIVISION OF LOT 2 IN SUBDIVISION OF THE NORTH 1/2 OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 13, ALSO THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 18, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10701 S.HARLEM AVENUE, WORTH, IL 60482. The Real Property tax identification number is 24-18-300-019.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

TO EXTEND THE MATURITY DATE TO APRIL 11, 2005 AND TO INCREASE THE PRINCIPAL AMOUNT TO \$50,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit

agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS DECLARATION OF TRUST RICHARD S. SCHMAEDEKE AND FAMILY TRUST DATED APRIL 12, 1993 AND DATED APRIL 12, 1993.

BORROWER:

RICHARD S. SCHMAEDEKE, AS TRUSTEE OF THE DECLARATION OF TRUST RICHARD S. SCHMAEDEKE AND FAMILY TRUST (AS TO IMPROVEMENTS LOCATED ON PREMISES IN QUESTION ONLY)

By: [Signature]
RICHARD S. SCHMAEDEKE, TRUSTEE

PALOS BANK AND TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 28, 1984 AND KNOW AS TRUST #1-2197 (EXCLUDING ANY STRUCTURES OF IMPROVEMENTS LOCATED ON THE PROPERTY IN QUESTION)

By: [Signature]
Mary Kay Burke, Trust Officer

By: [Signature]
Julie Winistrofer, Land Trust Administrator

LENDER:

PALOS BANK AND TRUST COMPANY

By: [Signature]
Authorized Officer

This document is made by PALOS BANK AND TRUST COMPANY, as Trustee and is accepted upon the express understanding that PALOS BANK AND TRUST COMPANY enters into same not personally, but only as Trustee and that, notwithstanding, each and all of the representations, warranties, covenants, agreements and undertakings herein contained are intended not as the personal representations, warranties, covenants or undertakings of PALOS BANK AND TRUST COMPANY, or for the purpose of binding only that portion of the Trust Property described herein, and that no personal liability is assumed by, nor shall be asserted against, PALOS BANK AND TRUST COMPANY because of an account of any representation, warranty, covenant, agreement or undertaking herein contained, all such liability, if any, being expressly waived and released.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **RICHARD S. SHCMAEDEKE, TRUSTEE**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of April, 2000.

By Mary T. Gingras Residing at Romeoville

Notary Public in and for the State of Illinois

My commission expires 12/27/03

CORPORATE ACKNOWLEDGMENT

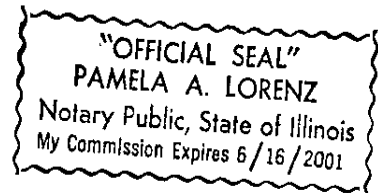
STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 11th day of April, 2000, before me, the undersigned Notary Public, personally appeared Mary Kay Burke, Trust Officer and Julie Winistorfer, Land Trst. Adm. of **PALOS BANK AND TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 28, 1984 AND KNOW AS TRUST #1-2197 (EXCLUDING ANY STRUCTURES OF IMPROVEMENTS LOCATED ON THE PROPERTY IN QUESTION)**, and known to me to be authorized agents of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Pamela A. Lorenz Residing at 2600 S. Harlem Ave., Palos Heights

Notary Public in and for the State of Illinois

My commission expires 6/16/2001



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK) ss



On this 12th day of April, 19 2000, before me, the undersigned Notary Public, personally appeared Michael J. Constantino and known to me to be the Vice President, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Mary T. Gingras Residing at Romeoville

Notary Public in and for the State of Illinois

My commission expires 12/27/03

Property of Cook County Clerk's Office