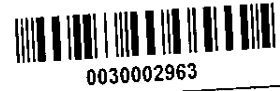


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This instrument was prepared by:



Name: Fran Beckham  
Address:  
BankFinancial, F.S.B.  
1200 Internationale Parkway Suite 101  
Woodridge, IL 60517

After Recording Return to:  
BankFinancial, F.S.B.  
1200 Internationale Parkway Suite 101  
Woodridge, IL 60517

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**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made November 27, 2002  
between STEVEN T MARCIANI, SINGLE NEVER MARRIED AND DONALD W WIDMER, SINGLE NEVER  
MARRIED ("Borrower") and

BankFinancial, F.S.B. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed  
(the "Security Instrument"), dated May 29, 1998 and recorded in Book or Liber, at page(s)  
jurisdiction, of the county Records of Cook IL

[Name of Record], [County and State, or other Jurisdiction]  
and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and  
personal property described in the Security Instrument and defined therein as the "Property," located at

1525 S MICHIGAN AVE., #301

[Property Address]

CHICAGO, IL 60605-

the real property described being set forth as follows:

UNIT 301 IN THE 1525 MICHIGAN AVENUE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE  
FOLLOWING DESCRIBED LAND:  
ALL OF WHITE BLOCK "A", BEING A CONSOLIDATION OF PARTS OF THE ASSESSOR'S DIVISION OF THE  
NORTHWEST FRACTUIONAL QUARTER OF SECTION 22, AND PARTS OF HUGH MAHER'S SUBDIVISION OF PART OF  
SAID FRACTIONAL QUARTER SECTION; AND PARTS OF CERTAIN LOTS IN BLOCKS 23 AND 28 OF ASSESSOR'S  
SUBDIVISION IN SAID FRACTIONAL QUARTER SECTION, ALL IN TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH IOS ATTACHED AS AN EXHIBIT TO THE  
DECLARATION OF CONDOMINIUM RECORDED MARCH 30, 1998 AS DOCUMENT 98246869 TOGETHER WITH ITS  
UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

17-22-108-079-1027  
17-22-108-079-1080

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows  
(notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of November 27, 2002, the amount payable under the Note and the Security  
Instrument (the "Unpaid Principal Balance") is U.S. \$174,969.27, consisting of the  
amount(s) loaned to Borrower by Lender and any interest capitalized to date.

BOX 333-CT

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.2500%, from January 01, 2003. Borrower promises to make monthly payments of principal and interest of U.S. \$1,144.85, beginning on January 01, 2003, and continuing thereafter on the same day each succeeding month until principal and interest are paid in full. If on June 01, 2028 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower will make such payments at 1200 Internationale Parkway Suite 101 Woodridge, IL 60517 or at such other place as Lender may require.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

 (Seal)  
STEVEN T MARCIANI

 (Seal)  
DONALD L WIDMER

BankFinancial, F.S.B.

By: Charles Waller (Seal)  
Vice President

Attest by: Noren DeMare (Seal)  
Asst Vice President

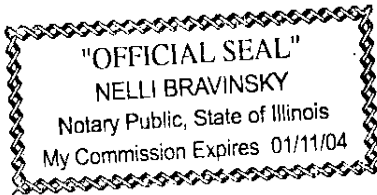
State of Illinois

County of Cook SS:

I, Nelli Bravinsky, a Notary Public in and for said county and state do hereby  
Certify that Steven T. Marciani & Donald L. Widmer, personally known to me to  
Be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and  
Acknowledged that they signed and delivered the said instrument as a free and voluntary act, for the  
uses and purposes therein set forth.

Given under my hand and official seal, this 27 day of November, 2002.

My Commission Expires: 01/11/04



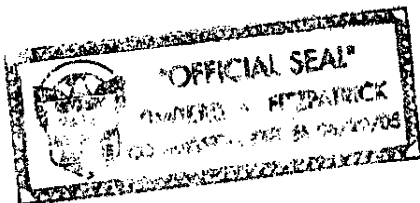
Nelli Bravinsky  
Notary Public

State of Illinois

County of \_\_\_\_\_ SS:

I, Kimberly A. Fitzpatrick, a Notary Public in and for said county and state do hereby  
certify that Charles Waller, personally known to me to be the  
Vice President of BankFinancial, F.S.B. and Noren DeMare, personally known to me to be the  
Asst Vice President of said corporation whose names are subscribed to the foregoing instrument, appeared  
before me this day in person and severally acknowledged that as such Asst  
Vice President, they signed and delivered the said instrument of writing as Asst  
Vice President of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to  
authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act  
and deed of the said corporation for the uses and purposes therein set forth.  
Given under my hand and official seal this 27<sup>th</sup> day of Nov., 2002.

My Commission Expires:



Kimberly A. Fitzpatrick  
Notary Public