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MODIFICATION AGREEMENT

THIS AGREEMENT, made this 6th day of October, 1993 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and TERRENCE L. BARNICH, AND EVA MARIA WOHN, husband and wife, ("Borrower"), WHEREAS:

- A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated April 24, 1992 in the principal sum of TWO HUNDRED FIFTY TWO THOUSAND AND NO/100 Dollars (\$252,000.00).
- B. The Note is secured by a Mortgage dated April 24, 1992 and recorded on April 27, 1992 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #92283487 which encumbers the following described real estate:

UNIT NO 2315 IN LAKEWOOD WEST CONDOMINIUM TOWNHOMES AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: CERTAIN LOTS AND ALLEYS IN BLOCK 3 IN GEORGE WARD'S SUBDIVISION OF BLOCK 12 IN SHEFFIELD'S ADDITION TO CHICAGO, IN THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 17, 1981 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 87454532, AS AMENDED BY DOCUMENT 8758564, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

TAX I D #: 14 32 105 019 1032
Property Address: 2315 N. Wayne
Chicago, Illinois 60614

- C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is TWO HUNDRED FORTY NINE THOUSAND, ONE HUNDRED FIFTY FIVE AND NO/100 DOLLARS (\$249,155.00) such sum is evidenced by the Note and Mortgage.
- D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage.

NOW, THEREFORE, the parties, notwithstanding anything contained to the contrary in the Note or mortgage agree as follows:

1. The per annum interest rate on said Note will change to 6.25% effective October 1, 1993.
2. The monthly principal and interest payment will change to \$1,559.16 effective November 1, 1993 and monthly thereafter until the final payment on May 1, 1997. The payment is based on the scheduled principal balance of \$248,966.94 remaining as of the interest change date and the remaining amortization term of 343 months.
3. Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

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AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO
1000 LEXINGTON 2000000000
CHICAGO, ILLINOIS 60601
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DEBIT: 312-557-1005
SALES: 312-557-1006
SERVICES: 312-557-1007
PROPERTY: 312-557-1008
RECORDS: 312-557-1009
CORPORATE: 312-557-1010
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