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SECOND EXTENSION AND MODIFICATION AGREEMENT

This AGREEMENT, made this 1st day of October, 1993 by and between BEVERLY BANK (hereinafter referred to as "BANK") and STANDARD BANK AND TRUST COMPANY a/t/u/t/a dated May 14, 1985 a/k/a Trust # 9635 (hereinafter referred to as "OWNER") and JOSEPH P. MENO, JR., MICHAEL W. MENO, JOYCE A. MENO and SHERITA MENO (hereinafter referred to as "GUARANTORS").

W I T N E S S E T H

WHEREAS OWNER is now indebted to BANK in the principal sum of SEVEN HUNDRED TWO THOUSAND, TWO HUNDRED ONE AND 51/100 DOLLARS (\$702,201.51) which is secured by a Mortgage and Assignment of Rents dated April 1, 1988 in the original amount of SEVEN HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$750,000.00) and which were recorded on April 4, 1988 as Documents No. 88-136922 and 88-136923 respectively, with the Recorder of Deeds of Cook County, Illinois on the premises legally described as follows:

See Exhibit "A" attached

PIN 22-14-401-019-0000 and 22-14-401-020-0000
Commonly known as: Route 83 and 111th Street
Lemont, Illinois 60439

WHEREAS, Bank is the owner and holder of the Note secured by said mortgage or trust deed and the OWNER, which is the owner of the above property, and the GUARANTORS have requested that the BANK extend the maturity date and/or modify the interest rate or repayment terms, and,

WHEREAS, the BANK is willing to do so on the terms and conditions set forth herein.

NOW THEREFORE, in consideration of the mutual promises contained herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. That the unpaid balance of said note is SEVEN HUNDRED TWO THOUSAND, TWO HUNDRED ONE AND 51/100 DOLLARS (\$702,201.51) which is due and payable on October 1, 1993.
2. That the maturity date is hereby extended to January 1, 1994, at which time the unpaid balance of principal and interest, if not due sooner, shall be payable in full.

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3. OWNER and GUARANTORS further agree that all of the stipulations, provisions, conditions and covenants of the above described note and mortgage and/or trust deed shall remain in full force and effect, except as herein extended and/or modified, and nothing herein shall be construed to impair the security or lien of the BANK in and to the subject premises nor to affect nor impair any rights or powers which BANK may have under said note, mortgage and/or trust deed in any other instrument or document delivered to the BANK by the owners.

In Witness Whereof, the OWNER have set their hands and seals this day and year first written above.

This instrument is signed, sealed and delivered by STANDARD BANK AND TRUST COMPANY, solely in its capacity as Trustee as aforesaid. Any and all powers, duties and liabilities of the Trustee hereunder are to be performed by said STANDARD BANK AND TRUST COMPANY only as such Trustee. Any claims, demands or liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said STANDARD BANK AND TRUST COMPANY as Trustee as aforesaid, and the said STANDARD BANK AND TRUST COMPANY does not undertake, nor shall it have any personal or individual liability or obligation of any nature whatsoever by virtue of the execution and delivery hereof, nor shall STANDARD BANK AND TRUST COMPANY, either individually or as Trustee, be under any duty or obligation to safeguard the rents, issues and profits arising from the property described or any other property which it may hold under the terms and conditions of said Trust Agreement.

STANDARD BANK AND TRUST COMPANY, as Trustee under a Trust Agreement dated May 14, 1985 and known as Trust No. 9635,

BY: Bridgette W. Scanlan
BRIDGETTE W. SCANLAN
Its: A.V.P.&T.O.

Attest BY: James J. Martin, Jr.
JAMES J. MARTIN, JR.
Its: Trust Officer

CONCUR: 03080914

Joseph P. Meno, Jr.
JOSEPH P. MENO, JR.
Michael W. Meno
MICHAEL W. MENO

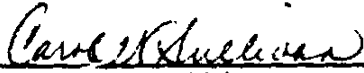
Joyce A. Meno
JOYCE MENO
Sherita Meno
SHERITA MENO

1983 DEC 30 PM 1:30

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BEVERLY BANK:



Carol W. Sullivan
Assistant Vice President



William C. Brannin
Vice President

This instrument was prepared by: *Mail*

BEVERLY BANK
1357 W. 103rd Street
Chicago, IL 60643

By 733

Property of Cook County Clerk's Office

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RIDER "A"

PARCEL 1:

The West 1/2 of the North East 1/4 of the South East 1/4 (except the West 150 Feet thereof, and except that part dedicated for Public Highway by Document 12010923, and except that part lying East of that part dedicated for Public Highway by Document 12010923) in Section 14, Township 37 North, Range 11 East of the Third Principal Meridian

PARCEL 2:

The South 4 Acres (except that part lying Easterly of State Highway 83) of the East 1/2 of the North East 1/4 of the South East 1/4 of Section 14, Township 37 North, Range 11 East of the Third Principal Meridian except that part dedicated for Public Highway by Document 12010925, in Cook County, Illinois.

PARCEL 3:

Easement for the benefit of Parcels 1 and 2 as created by grant of easement made by and between J. Marich and Sons, Inc., a corporation of Illinois and Heritage Standard Bank and Trust Company as Trustee under Trust Agreement dated May 14, 1985 and known as Trust No. 9635 dated August 11, 1986 and recorded September 22, 1986 as Document 86428778 for ingress and egress over and upon the following described land:

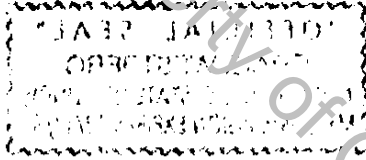
The west 66 Feet of the East 322.17 Feet of that part of Lot 2 of Doolin and Kirk's Resubdivision of the East 404.7 Feet of the South West 1/4 of the South East 1/4 and of the South East 1/4 of the South East 1/4 (except therefrom Lots 1, 2, 3, 4 and 5 of Christian Boe's Subdivision of certain parts thereof) of Section 14, Township 37 North, Range 11 East of the Third Principal Meridian, in Cook County, Illinois according to the Plat of said Doolin and Kirk's Resubdivision recorded August 30, 1889 as Document 1149383, in Book 37 of Plats, described as follows: Commencing at a point on the Center Line of Sag-Lemont Road 300.00 Feet Westerly of the South East Corner of said Lot 2, Lot as measured along the South Line of said Lot 2, thence Northerly on a Line parallel to the East Line of said Lot 2 a distance of 851.40 Feet to the North Line of said Lot 2, being also the North Line of the South 1/2 of the South East 1/4 of said Section 14, thence Westerly along said North Line a distance of 578.94 Feet to the East Line of the Commonwealth Edison Company Right of Way, thence Southerly along the East Line of said The Commonwealth Edison Company Right of Way a distance of 848.63 Feet to the Center Line of Sag-Lemont Road, being also the South Line of said Lot 2, thence Easterly along said Center Line a distance of 578.2 Feet to the Point of Beginning, (excepting therefrom that parcel of land condemned by the Department of Public Works and Buildings of the State of Illinois for and on behalf of the People of the State of Illinois in Case Number 69 L 13193 in the Circuit Court of Cook County, Illinois) all in Cook County, Illinois.

COMMONLY KNOWN AS: Rt. 83 and 111th Street, Lemont, Illinois

P.I.N.: 22-14-401-019-0000 & 22-14-401-020-0000 78

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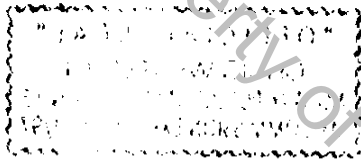
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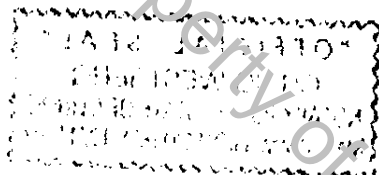
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