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Modification and Extension Agreement Loan No. 11336160.

Whereas, the First State Bank and Trust Company of Palos Hills loaned First State Bank and Trust Company of Palos Hills, now known as Family Bank and Trust Company, a corporation of Illinois, not personally but as Trustee under provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated 9-20-76 and known as Trust no. 4-440.



Eugene "Gene" Moore Fee: \$26.00
Cook County Recorder of Deeds
Date: 07/30/2003 02:33 PM Pg: 1 of 2

The sum of Four Hundred Four Thousand Nine Hundred Two Dollars and 61/100 (\$404,902.61) as evidenced by a note and mortgage (trust deed) executed and delivered on 9-22-98 which mortgage is duly recorded in the public records in the jurisdiction where the mortgage property is located which note and mortgage hereby incorporated herein as part of this instrument. Document recorded as No. 99846549

Whereas, the undersigned, owner of said premises has found it necessary and does hereby request a modification of terms of said loan for the following reasons: Extend maturity from 11/12/02 to 9/1/03 and reduce the rate of interest from 8.5% to 7.25%.

Address of Property: 14001 South Leonard Lane, and 14000 Walter Drive, Crestwood, Il.
Permanent Index No. 24-04-401-066 & 28-04-401-054

Legal Description:

(14001 Leonard Drive, Crestwood, Il)

Parcel 1: Lot 4 in Woodcrest Resubdivision of Woodcrest Subdivision in the South east ¼ of section 4, Township 36 North, Range 13 East of the Third Principal Meridian, According to the Plat thereof recorded September 20, 1976 as Document Number 23641278

Parcel 2:

Easements appurtenant to and for the benefit of Parcel 1, as set forth in the Plat of subdivision recorded March 30, 1976 as Document Number 23433484, and recorded September 17, 1976 as Document Number 23641278, and as created by Deed from La Salle National aBank, as Trustee under Trust Number 49518, to Evelyn Libin dated September 20, 1977 and recorded as Document Number 24212669, for Ingress and Egress, in cook County, Illinois.

(14000 Walter Drive, Crestwood, Il)

Parcel 1: Lot 16 in Woodcrest Resubdivision of Woodcrest Subdivision in the South East ¼ of Section 4, Township 36 North, Range 13 East of the third Principal Meridian, according to the Plat thereof recorded September 20, 1976 as Document Number 23641278, in Cook County, Illinois.

Parcel 2:

Easements appurtenant to and for the benefit of Parcel 1, as set forth in the Plat of subdivision recorded March 30, 1976 as document Number 23641278, and as created by deed from La Salle National Bank, as trustee under Trust Number 49518, to Evelyn Libin dated September 20, 1977 and recorded as document Number 24212669, for Ingress and Egress, in Cook County, Illinois.


PERMANENT INDEX NUMBER: 24-04-401-066 & 28-04-401-054

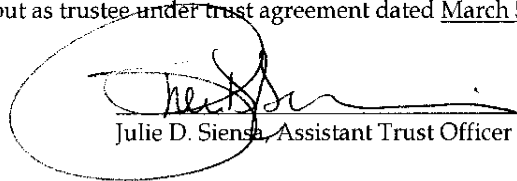
And whereas, the parties desire to restate the modified terms of said loan so that there shall be no Mis-understandings of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid balance of said indebtedness is: Four Hundred Four Thousand Nine Hundred Two dollars and 61/100 /100 (\$404,902.61) all of which the undersigned promises to pay with interest at 6.75% pre annum until paid and that the same shall be payable monthly, Six Thousand Sixty-OneDollar and 70/100—\$6061.70 per month beginning on the 1st day of December, 2002 to be applied first to interest, and the balance plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the ____ day of _____, 2002.

Family Bank and Trust Company, not individually but as trustee under trust agreement dated March 5, 2001 and known as Trust No. 4-450.

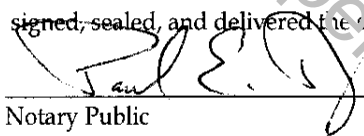

Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer


Julie D. Siensa, Assistant Trust Officer

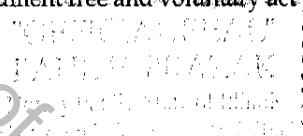
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State of Illinois }
County of Cook } SS

The undersigned, a Notary Public in and for and residing in said County in the State aforesaid, do hereby Certify that Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer and Julie Siensa who are 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 free and voluntary act for the uses and purposes therein set forth.



Notary Public



Mail to: Family Bank and Trust Company
10360 South Roberts Road
Palos Hills, IL 60465

This instrument prepared by: Family Bank and Trust Company
10360 South Roberts Road
Palos Hills, IL 60465

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