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LOAN MODIFICATION AGREEMENT

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This Modification of the Trust Deed, and related Loan Documents is made as of September 9, 1986, by Bank of Ravenswood, an Illinois Banking Corporation, not personally but as Trustee under Trust Agreement dated 8/28/86 and known as Trust No. 25-7951.

("Maker") and the Bank of Ravenswood, an Illinois Banking Corporation ("Lender").

WHEREAS, Maker has previously executed an Instalment Note dated September 5, 1986 relating to a 180 day loan from Lender to Maker.

WHEREAS, Bank of Ravenswood, an Illinois Banking Corporation, not personally but as Trustee under Trust Agreement dated 8/28/86 and known as Trust No. 25-7951 has previously executed and delivered to Lender as security for the repayment of the Loan, a Trust Deed dated September 5, 1986.

WHEREAS, Maker and Lender intend to modify the interest rate on the Instalment Note and the other Loan Documents on the property legally described on Exhibit "A" attached hereto.

NOW THEREFORE, for and in consideration of the foregoing promises, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Maker and Lender do hereby agree as follows:

- 1.) Modify interest rate to read prime + 2% floating.
- 2.) Modify penalty interest rate to read 3% over above stated borrowing rate.
- 3.) Payment should read payable on demand and if demand is not made, 180 days later, March 7, 1987.

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Except as specifically modified above, all terms and provisions of the Trust Deed, the Instalment Note, remain the same.

IN WITNESS THEREOF, the undersigned have executed the foregoing Modification of the Trust Deed and Related Loan Documents as of the day and year first above written.

Bank of Ravenswood, an Illinois  
Banking Corporation, A/T #25-7951

Attest:

By: *E. Rafferty*

Its: LAND TRUST OFFICER

BY: *Mark S. Egan*

Its: VICE PRESIDENT

*Pendri Shalem*  
Pendri Shalem

Bank of Ravenswood, an Illinois  
Banking Corporation

Attest:

By: *Paula Lopez*

Its: Assistant Cashier

By: *Ellen M. Sayle*

Its: Assistant Vice President

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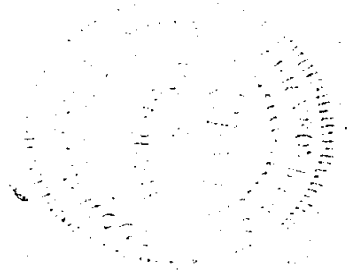
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newspaper publication

circulation

1999

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Exhibit "A" 05-31-203-035-0000

Lot 28 in Sherman, Mann and Company's Wilmette Park Subdivision No. 3 in the North West 1/4 of the North East 1/4 of Section 31, Township 42 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

Tax I.D. #05-31-203-035-0000 (Volume 106)

Commonly known as: 833 Lavergne, Wilmette, Illinois 

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SS

COUNTY OF COOK)

I, \_\_\_\_\_ the undersigned \_\_\_\_\_, a Notary Public in and for said county, in the state aforesaid, DO HEREBY CERTIFY, that Martin S. Edwards \_\_\_\_\_,

\_\_\_\_\_ Vice President of the Bank of Ravenswood, an Illinois Banking Corporation, and \_\_\_\_\_

Eva Hagi, LAND TRUST OFFICER ~~Secretary~~ of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such \_\_\_\_\_

\_\_\_\_\_ ~~Vice~~ President and LAND TRUST OFFICER ~~Secretary~~, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, as the free and voluntary act of said association for the uses and purposes therein set forth; and the said \_\_\_\_\_

LAND TRUST OFFICER then and there acknowledged that \_\_\_\_\_ she \_\_\_\_\_, as custodian of the corporate seal of said association, did affix the corporate seal of said association to said instrument as her own free and voluntary act and as the free and voluntary act of said association for the uses and purposes therein set forth.

Given under my hand and notarial seal this 9th day of September, 19 86.

Jacqueline M. Knutson  
Notary Public

My Commission Expires:  
4-2-90

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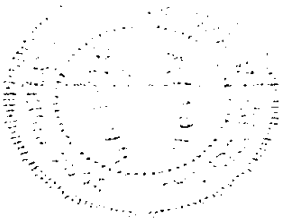
Page 1 of 1

The undersigned, Clerk of Cook County, Illinois, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the records of the County Clerk's Office.

Witness my hand and the seal of said County at Chicago, Illinois, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

08888888

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attest my hand

COOK COUNTY CLERK



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STATE OF ILLINOIS)

)SS

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county, in the state aforesaid, DO HEREBY CERTIFY, that Pendri Shalem

who are personally known to me to be the persons whose names are subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 9th day of September, 19 86.

Aphrodite Loutas  
Notary Public

My Commission Expires:

7/18/88

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COUNTY OF COOK)

I, \_\_\_\_\_ the undersigned \_\_\_\_\_, a Notary Public in and for said county, in the state aforesaid, DO HEREBY CERTIFY, that \_\_\_\_\_ Helen Doyle \_\_\_\_\_,

\_\_\_\_\_ Assistant Vice \_\_\_\_\_ President of the Bank of Ravenswood, an Illinois Banking Corporation, and \_\_\_\_\_

\_\_\_\_\_, \_\_\_\_\_ cashier \_\_\_\_\_ of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such \_\_\_\_\_

\_\_\_\_\_ Assistant Vice \_\_\_\_\_ President and \_\_\_\_\_ Assistant \_\_\_\_\_ Cashier \_\_\_\_\_ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, as the free and voluntary act of said association for the uses and purposes therein set forth; and the said \_\_\_\_\_ Assistant \_\_\_\_\_ Cashier \_\_\_\_\_ then and there acknowledged that \_\_\_\_\_ she \_\_\_\_\_

\_\_\_\_\_, as custodian of the corporate seal of said association, did affix the corporate seal of said association to said instrument as \_\_\_\_\_ her \_\_\_\_\_ own free and voluntary act and as the free and voluntary act of said association for the uses and purposes therein set forth.

Given under my hand and notarial seal this \_\_\_\_\_ 17th \_\_\_\_\_ day of \_\_\_\_\_ September \_\_\_\_\_, 19 86 .

Marjorie W. Warden  
Notary Public

My Commission Expires:

October 4, 1986

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COOK COUNTY CLERK'S OFFICE

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COOK COUNTY RECORDER

#7817 # 2 \* 84-433280

1#3333 TRAN 5709 09/24/84 09:42:00

DEPT-01 RECORDING

\$16.00

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16.00