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FIRST AMENDMENT AND SUPPLEMENT TO MORTGAGE

THIS FIRST AMENDMENT and Supplement to Mortgage made as of the 12th day of March, 1986 by and between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, not personally but as Trustee under Trust Agreement dated April 11, 1985 and known as Trust No. 64050 ("Borrower"), ARLINGTON CLUB, INC., an Illinois corporation (the "Company") and CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO ("Lender").

W I T N E S S E T H

WHEREAS, Borrower and the Company executed and delivered to Lender a Construction Mortgage, Assignment of Rents and Security Agreement dated as of October 18, 1985 and recorded in the Recorder's Office of Cook County, Illinois as Document No. 85-271741 (said Mortgage as same may be amended from time to time is herein called the "Mortgage") encumbering the Mortgaged Property (as defined in the Mortgage) legally described on Exhibit A attached thereto;

WHEREAS, Borrower, the Company and Lender desire to amend and supplement the Mortgage to add additional real estate to be acquired by Borrower to the Mortgaged Property (as defined in the Mortgage), which additional property is being acquired by loan proceeds advanced under the Land Development Note (as defined in the Mortgage);

NOW, THEREFORE, in consideration of the foregoing and of the covenants and agreements contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower, the Company and Lender hereby agree as follows:

1. Each of the foregoing recitals are true and correct and all of the representations and warranties of Borrower or the Company in the Mortgage are true and complete on the date hereof with the same force and effect as if made on such date.

2. The Mortgage is hereby amended by deleting Exhibit A attached thereto and by substituting therefor "Exhibit A-First Amended" attached hereto, Borrower hereby mortgaging and conveying all of said Mortgaged Property to Lender on the terms and conditions set forth in the Mortgage.

3. Borrower and the Company represent that as of the date hereof, neither Borrower nor the Company has any offsets or defenses to any amounts due under the Notes (as defined in the Mortgage), or to any of obligations under the Loan Agreement (as defined in the Mortgage), the Mortgage or any of the Loan Documents (as defined in the Loan Agreement) and that said Notes, Loan Agreement and Loan Documents are in full force and effect.

2000 Dundee Rd.
Wheeling, IL

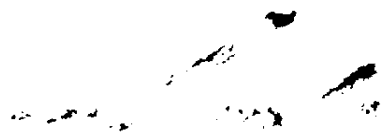
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4. All references in the Loan Agreement, the Notes or in any Loan Document shall be deemed to refer to the Mortgage as same has been amended as supplemented hereby.

5. Except as amended and supplemented hereby, the Mortgage shall be and remain unchanged and in full force and effect in accordance with its terms and is hereby ratified and confirmed.

6. This First Amendment is executed by Borrower, not personally, but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said Trustee, in its personal and individual capacity, hereby warrants that it as Trustee possesses full power and authority to execute this investment), and it is expressly understood and agreed by the Lender that nothing herein contained or in the Notes shall be construed as creating any liability on said Trustee in its individual capacity personally to pay the Notes or any interest thereon, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being expressly waived, but this waiver shall in no way affect the personal liability of any guarantor of the Notes or any other person or entity executing the Notes.

IN WITNESS WHEREOF, this Amendment has been executed as of the day and year first above written.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, not personally but as Trustee as aforesaid

By: [Signature] President

ATTEST:

[Signature]
(SEAL) [Signature] Secretary

ARLINGTON CLUB, INC., an Illinois corporation

By: [Signature]

CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO

By: [Signature]
Second Vice President

PTN 03-04-400-017
03-04-400-016

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)
 DuPage

I, Nancy M. Molzak the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that George W. Kentland 2nd Vice President of CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such 2nd Vice President, appeared before me this day in person and acknowledged that he/she signed and delivered said instrument as his/her own free and voluntary act and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 17 day of March, 1986.

My Commission Expires:

~~MY COMMISSION EXPIRES~~

AUGUST 28, 1987

Nancy M. Molzak
Notary Public

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

LORETTA M. SOVIENSKI

I, , the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that J. MICHAEL WHELAN, Vice President of AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, and SUZANNE G. BAKER, Assistant Secretary who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said bank, as trustee as aforesaid, for the uses and purposes therein set forth; and said Assistant Secretary then and there acknowledged that he, did affix the seal of said bank to said instrument as his own free and voluntary act and as the free and voluntary act of said bank, as trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this day of , 1986. **MAR 14 1986**

Loretta M. Sovienksi
Notary Public

(S E A L)

My Commission Expires:

MY COMMISSION EXPIRES JUNE 27, 1988

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Donna M. Rausch the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that President of ARLINGTON CLUB, INC., an Illinois corporation and Secretary who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such President and Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said corporation, for the uses and purposes therein set forth; and said Secretary then and there acknowledged that he, did affix the seal of said bank to said instrument as his own free and voluntary act and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 13th day of March, 1986.

Donna M. Rausch
Notary Public

(S E A L)

My Commission Expires: 6/9/89

This document prepared by and should be returned to:

Marcia W. Sullivan
Katten, Muchin, Zavis,
Pearl, Greenberger & Galler
525 West Monroe Street
Suite 1600
Chicago, Illinois 60606-3693

Mail To: (N24-12362-14)
6008 TITLE INSURANCE
60 WEST WASHINGTON STREET
CHICAGO, ILLINOIS 60608

Box 15

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EXHIBIT "A" - FIRST AMENDED

PARCEL 1:

Lots 2 and 3 as shown on the Final Plat of the Arlington Club Unit 1 being a Subdivision of part of the East half of the Southwest Quarter of Section 4, Township 42 North, Range 11, East of the Third Principal Meridian in Cook County, Illinois according to the plat thereof recorded October 31, 1985 as Document 85,262,703.

PARCEL 2:

Easement over Outlot A of said Final Plat of the Arlington Club Unit 1 for storm sewer, drainage, utilities and storm water retention.

PARCEL 3:

THAT PART OF THE EAST HALF OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE WEST 50.00 FEET THEREOF TAKEN FOR BUFFALO GROVE ROAD) AND (EXCEPT THE NORTH 580.00 FEET OF THE SOUTH 880.00 FEET OF THE WEST 333.00 FEET THEREOF) AND (EXCEPT THE SOUTH 300.00 FEET OF SAID EAST HALF OF THE EAST HALF OF THE SOUTHWEST QUARTER); ALSO THE WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 4; ALSO THE SOUTH 35.25 CHAINS OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 4 (EXCEPT THE EAST 11.67 CHAINS THEREOF) AND (EXCEPT THE SOUTH 275.00 FEET OF THE WEST 1100.00 FEET OF THE EAST 1870.22 FEET OF SAID SOUTHWEST QUARTER) AND (EXCEPT THE SOUTH 50.00 FEET THEREOF TAKEN FOR DUNDEE ROAD) ALL IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF SECTION 4 BEING ALSO THE CENTERLINE OF DUNDEE ROAD; THENCE NORTH $00^{\circ} 11' 41''$ EAST ALONG THE EAST LINE OF SAID SOUTHWEST QUARTER, A DISTANCE OF 300.03 FEET; THENCE NORTH $89^{\circ} 51' 37''$ WEST ALONG A LINE PARALLEL WITH THE CENTERLINE OF DUNDEE ROAD, A DISTANCE OF 322.74 FEET TO A POINT 333.00 FEET EAST OF THE CENTERLINE OF BUFFALO GROVE ROAD; THENCE NORTH $05^{\circ} 27' 50''$ EAST ALONG A LINE PARALLEL WITH SAID CENTERLINE OF BUFFALO GROVE ROAD, A DISTANCE OF 579.98 FEET; THENCE NORTH $89^{\circ} 51' 37''$ WEST ALONG A LINE PARALLEL WITH SAID CENTERLINE OF DUNDEE ROAD, A DISTANCE OF 282.94 FEET; THENCE NORTH $00^{\circ} 27' 50''$ EAST ALONG A LINE PARALLEL WITH AND 50.00 FEET EAST OF AND PERPENDICULAR TO SAID CENTERLINE OF BUFFALO GROVE ROAD, A DISTANCE OF 1767.01 FEET TO A POINT ON THE NORTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH $89^{\circ} 59' 01''$ EAST ALONG THE NORTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 4, A DISTANCE OF 886.08 FEET TO THE PLACE OF BEGINNING; THENCE SOUTH $00^{\circ} 00' 19''$ EAST, A DISTANCE OF 246.85 FEET TO A POINT ON A CURVE; THENCE SOUTHERLY ALONG A CURVE CONCAVE WESTERLY AND HAVING A RADIUS OF 333.00 FEET AND A CHORD BEARING OF SOUTH $35^{\circ} 25' 32''$ EAST, AN ARC LENGTH OF 348.32 FEET TO A POINT OF TANGENCY; THENCE SOUTH $05^{\circ} 27' 37''$ EAST, A DISTANCE OF 206.07 FEET TO A POINT OF CURVATURE; THENCE SOUTHERLY ALONG A CURVE TO THE LEFT OF THE LAST DESCRIBED COURSE EXTENDED AND HAVING A RADIUS OF 267.00 FEET, A DISTANCE OF 158.68 FEET TO A POINT OF TANGENCY; THENCE SOUTH $39^{\circ} 30' 40''$ EAST, A DISTANCE OF 125.23 FEET; THENCE NORTH $50^{\circ} 29' 20''$ EAST, A DISTANCE OF 300.58 FEET; THENCE NORTH $23^{\circ} 00' 09''$ WEST, A DISTANCE OF 839.58 FEET TO A POINT ON THE NORTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE NORTH $89^{\circ} 59' 01''$ WEST ALONG THE NORTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 4, A DISTANCE OF 255.74 FEET TO THE PLACE OF BEGINNING.

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SECTION 4, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE WEST 50.00 FEET THEREOF TAKEN FOR BUFFALO GROVE ROAD) AND (EXCEPT THE NORTH 580.00 FEET OF THE SOUTH 880.00 FEET OF THE WEST 333.00 FEET THEREOF) AND (EXCEPT THE SOUTH 300.00 FEET OF SAID EAST HALF OF THE EAST HALF OF THE SOUTHWEST QUARTER); ALSO THE WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 4; ALSO THE SOUTH 35.25 CHAINS OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 4 (EXCEPT THE EAST 11.67 CHAINS THEREOF) AND (EXCEPT THE SOUTH 275.00 FEET OF THE WEST 1100.00 FEET OF THE EAST 1870.22 FEET OF SAID SOUTHWEST QUARTER) AND (EXCEPT THE SOUTH 50.00 FEET THEREOF TAKEN FOR DUNDEE ROAD) ALL IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF SECTION 4 BEING ALSO THE CENTERLINE OF DUNDEE ROAD; THENCE NORTH 00° 11' 41" EAST ALONG THE EAST LINE OF SAID SOUTHWEST QUARTER, A DISTANCE OF 300.03 FEET; THENCE NORTH 89° 51' 37" WEST ALONG A LINE PARALLEL WITH THE CENTERLINE OF DUNDEE ROAD, A DISTANCE OF 322.74 FEET TO A POINT 333.00 FEET EAST OF THE CENTERLINE OF BUFFALO GROVE ROAD; THENCE NORTH 00° 27' 50" EAST ALONG A LINE PARALLEL WITH SAID CENTERLINE OF BUFFALO GROVE ROAD, A DISTANCE OF 579.98 FEET; THENCE NORTH 89° 51' 37" WEST ALONG A LINE PARALLEL WITH SAID CENTERLINE OF DUNDEE ROAD, A DISTANCE OF 270.94 FEET; THENCE NORTH 00° 27' 50" EAST, A DISTANCE OF 300.05 FEET; THENCE SOUTH 89° 32' 10" EAST, A DISTANCE OF 427.04 FEET; THENCE SOUTH 01° 22' 19" EAST, A DISTANCE OF 111.57 FEET TO A POINT OF CURVATURE; THENCE SOUTHERLY ALONG A CURVE TO THE LEFT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 387.60 FEET, A DISTANCE OF 223.17 FEET; THENCE NORTH 59° 03' 32" EAST, A DISTANCE OF 66.14 FEET TO THE PLACE OF BEGINNING; THENCE CONTINUING NORTH 59° 03' 32" EAST, A DISTANCE OF 189.80 FEET; THENCE SOUTH 85° 28' 31" EAST, A DISTANCE OF 188.93 FEET; THENCE NORTH 04° 11' 29" EAST, A DISTANCE OF 125.00 FEET; THENCE NORTH 33° 38' 07" EAST, A DISTANCE OF 86.64 FEET; THENCE NORTH 54° 18' 23" WEST, A DISTANCE OF 280.53 FEET; THENCE SOUTH 57° 30' 36" WEST, A DISTANCE OF 287.03 FEET; THENCE NORTH 01° 22' 19" WEST, A DISTANCE OF 141.27 FEET TO A POINT OF CURVATURE; THENCE NORTHERLY ALONG A CURVE TO THE LEFT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 423.20 FEET, A DISTANCE OF 141.32 FEET TO A POINT OF TANGENCY; THENCE NORTH 20° 30' 19" WEST, A DISTANCE OF 210.99 FEET TO A POINT OF CURVATURE; THENCE NORTHERLY ALONG A CURVE TO THE RIGHT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 417.47 FEET A DISTANCE OF 11.75 FEET TO A POINT ON A CURVE; THENCE EASTERLY ALONG A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 24.00 FEET AND A CHORD BEARING OF NORTH 60° 42' 09" EAST, AN ARC LENGTH OF 16.24 FEET TO A POINT OF COMPOUND CURVATURE; THENCE EASTERLY ALONG A CURVE TO THE RIGHT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 363.37 FEET, A DISTANCE OF 26.27 FEET TO A POINT OF TANGENCY; THENCE NORTH 84° 14' 08" EAST, A DISTANCE OF 75.23 FEET TO A POINT OF CURVATURE; THENCE SOUTHEASTERLY ALONG A CURVE TO THE RIGHT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 19.00 FEET, A DISTANCE OF 19.04 FEET TO A POINT OF REVERSE CURVATURE; THENCE SOUTHEASTERLY ALONG A CURVE TO THE LEFT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 294.34 FEET, A DISTANCE OF 267.64 FEET; THENCE SOUTH 01° 36' 30" EAST ALONG A RADIAL LINE, A DISTANCE OF 66.00 FEET TO A POINT ON A CURVE; THENCE WESTERLY ALONG A CONCENTRIC CURVE HAVING A RADIUS OF 360.34 FEET AND A CHORD BEARING OF NORTH 86° 28' 25" WEST, AN ARC LENGTH OF 64.59 FEET; THENCE SOUTH 09° 56' 42" WEST, A DISTANCE OF 290.00 FEET; THENCE SOUTH 59° 37' 49" WEST, A DISTANCE OF 172.45 FEET; THENCE SOUTH 01° 50' 05" WEST, A DISTANCE OF 318.06 FEET TO A POINT ON A CURVE; THENCE WESTERLY ALONG A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 566.39 FEET AND A CHORD BEARING OF SOUTH 79° 50' 44" WEST, AN ARC LENGTH OF 34.80 FEET TO A POINT OF TANGENCY; THENCE SOUTH 78° 05' 07" WEST, A DISTANCE OF 119.62 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG A CURVE TO THE RIGHT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 577.41 FEET, A DISTANCE OF 330.56 FEET TO A POINT OF TANGENCY; THENCE NORTH 69° 06' 50" WEST, A DISTANCE OF 92.09 FEET TO A POINT OF CURVATURE; THENCE NORTHWESTERLY ALONG A CURVE TO THE RIGHT OF THE LAST DESCRIBED CURVE EXTENDED AND HAVING A RADIUS OF 321.60 FEET, A DISTANCE OF 191.12 FEET TO THE PLACE OF BEGINNING.

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