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NOTE & MORTGAGE MODIFICATION AGREEMENT

86157383

Lakeside Bank ("BANK") and its undersigned borrower ("BORROWER") agree as follows:

1. The BANK presently owns and holds BORROWER'S note, dated July 1, 1985 and payable to (BEARER) (the BANK) in the sum of \$54,000.00

2. The note is secured by, among other things, a mortgage of same date conveying the premises described on Exhibit "A" attached hereto. The mortgage was recorded as shown on said exhibit.

3. The note and mortgage (herewith incorporated herein by reference), and - to the extent necessary to effect the purposes hereof - any other related security agreements are hereby amended as follows:

a) The note rate is changed from 13% per annum to 11% per annum,.

4. The foregoing amendment (s) shall become effective as of and upon April 18, 1986, and shall remain in effect at all times hereafter.

Dated this 18 day of April 1986.

Tai Nham Chung

Tai Nham Chung

Hung Tieu Chung

Hung Tieu Chung

LAKESIDE BANK

BY: *Stan J. Bochnowski*
Stan J. Bochnowski
Assistant Vice President

This document prepared by
Stan J. Bochnowski
Assistant Vice President
Lakeside Bank
2268 South King Drive
Chicago, Illinois

Return to Lakeside Bank
2268 South King Drive
Chicago, Illinois 60616

86157383

Box 219

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Property of COOK COUNTY Clerk's Office
LAKEFIELD BANK
326 S. LUTHER KING DR.
CHICAGO, ILLINOIS 60616

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EXHIBIT "A" 8 6 1 5 7 3 3 3

Attached to and forming a part of a note and Mortgage Modification Agreement, dated April 18, 1986 between Tai Nham Chung and Hung Tieu Chung, his wife and Lakeside Bank.

Recorded July 3, 1985 as Document #85088516

THE WEST 32 FEET OF LOT 4 IN BLOCK "C" CHYTRAU'S ADDITION TO ARGYLE IN THE SOUTH WEST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

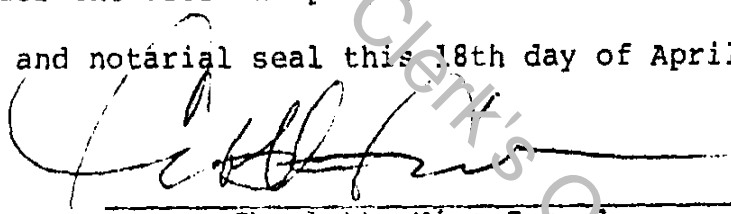
Common Address: 1345 West Winnemac
Chicago, Illinois

Permanent Tax #14-08-311-005-0000

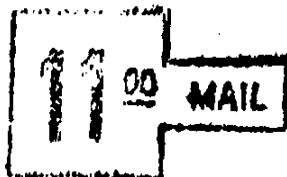
STATE OF ILLINOIS
COUNTY OF COOK

I, Charlotte Nina Carmel, Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Tai Nham Chung and Hung Tieu Chung, his wife who are personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that Tai Nham Chung and Hung Tieu Chung, his wife, signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 18th day of April, 1986.


Charlotte Nina Carmel

DEPT-01 RECORDING \$11.00
T#3333 TRAN 3768 04/22/86 16:02:00
#5972 # A *-86-157383



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Received / Sent to:
STAN BACHRODZKI
% LAKESIDE BANK
2268 MARTIN LUTHER KING DR
CHICAGO, ILLINOIS 60616