

MODIFICATION AGREEMENT
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This AGREEMENT dated MARCH 16, 1987 by and between THE FIRST NATIONAL BANK OF LINCOLNWOOD, hereinafter called "Bank"; and BANK OF RAVENSWOOD, TRUSTEE, UNDER TRUST NO. 25-4357 DATED DECEMBER 10, 1979, hereinafter called "Mortgagor":

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WITNESSETH:

(1) BANK is the holder of a certain Promissory Note dated October 3, 1980 in the original face amount of TWO HUNDRED TEN THOUSAND AND 00/100 DOLLARS (\$210,000.00) executed by Mortgagor and secured by Trust Deed to Chicago Title & Trust Company, identified as No. 662467 dated October 3, 1980, and recorded on October 27, 1980 in the office of the Recorder of Deeds, in the County of Cook, State of Illinois as Document No. 25640602 on Real Estate legally described as follows:

PARCEL 1:

UNIT NOS. 1059-1, 1059-3, 1063-2, 1065-2, 1101-2 AND 1103-1, IN THE NORTH SHORE BEACH CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 12 (EXCEPT THE WEST 5 FEET THEREOF) AND ALL OF LOT 13 IN OLIVER M. CARSON'S LAKE SHORE SUBDIVISION BEING IN THE SOUTH EAST 1/4 OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 25201531 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE NUMBER, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM AFORESAID RECORDED AS DOCUMENT NO. 25201531.

(2) The Principal Balance remaining unpaid on the Note is Sixty Three Thousand Nine Hundred Four and 72/100 Dollars (\$ 63,904.72).

(3) Said Principal Balance together with interest is hereby modified to be repayable as follows:

Payment of interest only plus real estate tax escrow per attached rider, beginning MARCH 1, 1987 and continuing monthly thereafter, with the principal balance plus interest due on FEBRUARY 1, 1992. Interest shall be computed on the basis of a 365 day year and charged for the actual number of days elapsed. Interest on the Principal Balance remaining from time to time unpaid shall be payable prior to maturity at the rate of 1-1/2% per annum over the prime lending rate as herein described and shall bear interest after maturity at the rate of 6-1/2% per annum over the prime lending rate as herein described. It is agreed that the prime lending rate shall be determined by the high prime lending rate set daily by EXCHANGE NATIONAL BANK OF CHICAGO of Chicago, Illinois. In the

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event the said EXCHANGE NATIONAL BANK OF CHICAGO shall for any reason whatsoever not issue or declare a prime lending rate of interest, then the high prime lending rate set daily by HARRIS TRUST & SAVINGS BANK shall be used in determining the amount of interest charged herein. All of said principal and interest being made payable at such banking house or trust company in Chicago, Illinois, as the holders of the Note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of THE FIRST NATIONAL BANK OF LINCOLNWOOD, 6401 North Lincoln Avenue, Lincolnwood, Illinois. All said payments on account of the indebtedness evidenced by this Modification Agreement shall be first applied to interest on the unpaid Principal Balance and the remainder to the principal.

4) THIS IS A BUSINESS PURPOSE LOAN - FULL RIGHT OF PREPAYMENT WITHOUT PENALTY IS HEREBY GRANTED.

5) If any part of said indebtedness or interest thereon be not paid as herein provided, or if default in the performance of any other covenant of the Trust Deed shall continue for ten (10) days, the entire principal sum remaining unpaid together with the then accrued interest shall, without notice, at the option of the holder of said Instalment Note become due and payable, in the same manner as if said modification had not been granted.

(6) This Agreement is supplementary to said Trust Deed and said Trust Deed shall continue as a good and valid lien on the Real Estate. Neither the Promissory Note nor the Trust Deed shall in any way be prejudiced by this Agreement.

All the provisions of the Promissory Note and Trust Deed shall remain in full force and effect and be binding on the Parties hereto except as herein expressly modified.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this Agreement on the date first above written.

THE FIRST NATIONAL BANK OF LINCOLNWOOD

(Corporate Seal)

By Charles A. Greenstein
Charles A. Greenstein, Vice President

Attest: Beverly Zurch
Assistant Cashier

BANK OF RAVENSWOOD, TRUSTEE, UNDER TRUST NO. 25-4357 DATED DECEMBER 10, 1979.

By Mark S. Egan
Vice President

Attest: Edith J. ...
Land Trust Officer

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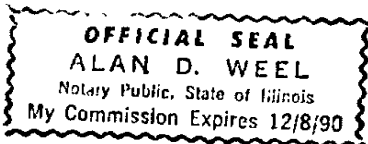
T#1111 TRAN 4731 05/06/87 15:10:00
#0729 #A-~~2520111~~ 244805
COOK COUNTY RECORDER

STATE OF ILLINOIS)
COUNTY OF COOK)

SS:

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of The First National Bank of Lincolnwood, Mortgagee, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers 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 and as the free and voluntary act of said Bank for the uses and purposes therein set forth; and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Bank caused the corporate seal of said Bank to be affixed to said instrument as said officers 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 23rd day of APRIL 1987.



[Signature]
Notary Public

STATE OF ILLINOIS)
COUNTY OF COOK)

SS:

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of Bank of Raverwood, Mortgagor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers 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 and as the free and voluntary act of said Bank for the uses and purposes therein set forth; and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Bank caused the corporate seal of said Bank to be affixed to said instrument as said officers 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 30th day of April 1987.



[Signature]
Notary Public

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FOR THE RECORDER'S INDEX PURPOSES, INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE:

1059-1103 W. North Shore, Chicago, Il.

Reference: Perm. R. E. Tax
Nos. 11-12-402-035-1001, 1002, 1003, 1004, 1005, 1006, 1007, 1008, 1009, 1010, 1011, 1012, 1013, 1014, 1015, 1016, 1017, 1018, 1019, 1020, 1021, 1022, 1023, 1024, 1025, 1026, 1027, 1028, 1029, 1030, 1031, 1032, 1033, 1034, 1035, 1036, 1037, 1038, 1039, 1040, 1041, 1042, 1043, 1044, 1045, 1046, 1047, 1048, 1049, 1050, 1051, 1052, 1053, 1054, 1055, 1056, 1057, 1058, 1059, 1060, 1061, 1062, 1063, 1064, 1065, 1066, 1067, 1068, 1069, 1070, 1071, 1072, 1073, 1074, 1075, 1076, 1077, 1078, 1079, 1080, 1081, 1082, 1083, 1084, 1085, 1086, 1087, 1088, 1089, 1090, 1091, 1092, 1093, 1094, 1095, 1096, 1097, 1098, 1099, 1100, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1110, 1111, 1112, 1113, 1114, 1115, 1116, 1117, 1118, 1119, 1120, 1121, 1122, 1123, 1124, 1125, 1126, 1127, 1128, 1129, 1130, 1131, 1132, 1133, 1134, 1135, 1136, 1137, 1138, 1139, 1140, 1141, 1142, 1143, 1144, 1145, 1146, 1147, 1148, 1149, 1150, 1151, 1152, 1153, 1154, 1155, 1156, 1157, 1158, 1159, 1160, 1161, 1162, 1163, 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2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 2682, 2683, 2684, 2685, 2686, 2687, 2688, 2689, 2690, 2691, 2692, 2693, 2694, 2695, 2696, 2697, 2698, 2699, 2700, 2701, 2702, 2703, 2704, 2705, 2706, 2707, 2708, 2709, 2710, 2711, 2712, 2713, 2714, 2715, 2716, 2717, 2718, 2719, 2720, 2721, 2722, 2723, 2724, 2725, 2726, 2727, 2728, 2729, 2730, 2731, 2732, 2733, 2734, 2735, 2736, 2737, 2738, 2739, 2740, 2741, 2742, 2743, 2744, 2745, 2746, 2747, 2748, 2749, 2750, 2751, 2752, 2753, 2754, 2755, 2756, 2757, 2758, 2759, 2760, 2761, 2762, 2763, 2764, 2765, 2766, 2767, 2768, 2769, 2770, 2771, 2772, 2773, 2774, 2775, 2776, 2777, 2778, 2779, 2780, 2781, 2782, 2783, 2784, 2785, 2786, 2787, 2788, 2789, 2790, 2791, 2792, 2793, 2794, 2795, 2796, 2797, 2798, 2799, 2800, 2801, 2802, 2803, 2804, 2805, 2806, 2807, 2808, 2809, 2810, 2811, 2812, 2813, 2814, 2815, 2816, 2817, 2818, 2819, 2820, 2821, 2822, 2823, 2824, 2825, 2826, 2827, 2828, 2829, 2830, 2831, 2832, 2833, 2834, 2835, 2836, 2837, 2838, 2839, 2

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Property of Cook County Clerk's Office



RETURN TO: MR. CHARLES A. GREENSTEIN, V.P.
THE FIRST NATIONAL BANK OF LINCOLNWOOD
6401 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645