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SECOND MODIFICATION AGREEMENT

\$16.00

This Second Modification of Installment Note, Trust Deed and Assignment of Rents (hereinafter referred to as the "Modification Agreement") made this 10th day of December, 1987, by Cross and Crown Lutheran Church, a not-for-profit corporation under the Laws of the State of Illinois (hereinafter referred to as "First Party"), and NBD Woodfield Bank f/k/a USAmeribanc/Woodfield f/k/a Woodfield Bank (hereinafter referred to as "Trustee").

WITNESSETH:

Whereas, First Party has executed and delivered to Trustee that certain Installment Note dated August 1, 1982, in the amount of THREE HUNDRED TEN THOUSAND AND NO/100 DOLLARS (\$310,000.00) ("Note"), which Note is secured by a Trust Deed ("Trust Deed") of even date therewith, recorded on September 7, 1982, in the Recorder's Office of Cook County, Illinois, as Document Number 26344104 and Assignment of Rents of even date therewith, recorded on September 7, 1982, in the Recorder's Office of Cook County, Illinois, as Document Number 26344105, both relating to the premises therein described as follows, to wit:

03-18-102-006- JKO

PARCEL 1:

Lot 1 of the American Lutheran Church Subdivision Unit One being a Subdivision in Section 18, Township 42 North, Range 11 East of the Third Principal Meridian, in Cook County, Illinois.

That part of Section 18, Township 42 North, Range 11 East of the Third Principal Meridian, bounded and described as follows: Beginning at a point on the Center line of Rand Road, 309.02 feet Southeasterly of the South line of the Commonwealth Edison Company right of way (said Commonwealth Edison Company right of way conveyed by deed dated June 8, 1960 recorded June 14, 1960 as document number 17881277 and re-recorded July 8, 1960 as document number 17902237); thence Northeasterly on a line forming an angle of 131 degrees 58 minutes 38 seconds from Northwesterly to Northeasterly with said center line, a distance of 276.82 feet; thence Southwesterly along a line that is perpendicular to the center line of Rand Road at a point 185.16 feet Southeasterly of the point of Beginning, a distance of 205.79 feet to said center line; thence Northwesterly along said center line 185.16 feet to the point of beginning, in Cook County, Illinois.

That part of Section 18, Township 42 North, Range 11 East of the Third Principal Meridian, bounded and described as follows: Commencing at a point on the Center line of Rand Road, 309.82 feet Southeasterly of the South line of the Commonwealth Edison Company right of way (said Commonwealth Edison Company right of way conveyed by deed dated June 8, 1960 recorded June 14, 1960 as document number 17881277 and re-recorded July 8, 1960 as document number 17902237); thence Northeasterly on a line forming an angle of 131 degrees 58 minutes 38 seconds from Northwesterly to Northeasterly with said center line, 656.74 feet; thence Northwesterly along a curve concave Northeasterly and having a radius of 445.0 feet, a distance of 142.41 feet for the point of beginning; thence continuing Northwesterly along said curve, a distance of 17.59 feet to a point of the south line of the Commonwealth Edison Company Right of Way, 814.23 feet Easterly (as measured on said Right of Way line) of the center line of Rand Road; thence Easterly along the south line of Commonwealth Edison Company Right of Way, 20.27 feet; thence Southwesterly 22.81 feet to the point of beginning, in Cook County, Illinois.

PARCEL 2:

Lot 5 in Block 15 in Berkley Square Unit 4 a Subdivision of parts of Sections 7 and 8, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

03-07-402-005- ACCO

PREPARED BY AND MAIL TO:

Peter J. Rath, Vice President
NBD Woodfield Bank
Higgins & Moncham Rdn.
Schaumburg, IL 60196

BOX 333 - HV

68-74-083 D4

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STATE OF ILLINOIS, COOK County ss:

I, WILLIAM REINHARD, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that PAUL BETHKE personally known to me to be the PRESIDENT of CROSS & CROWN LUTHERAN CHURCH, a corporation, and MARTHA HANSTAD personally known to me to be the VICE PRESIDENT of said corporation, whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such PAUL BETHKE and MARTHA HANSTAD they signed and delivered the said instrument as PRESIDENT and VICE PRESIDENT of said corporation, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of CONGREGATION, of said corporation, as their 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 official seal, this 10TH day of JANUARY, 1988.

My Commission Expires: 12-17-89

William Reinhard
Notary Public
VILLAGE OF ARLINGTON HEIGHTS, ILL.

STATE OF ILLINOIS, COOK County ss:

I, WILLIAM REINHARD, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MARTHA HANSTAD personally known to me to be the VICE PRESIDENT of CROSS & CROWN LUTHERAN CHURCH, a Bank, and _____ personally known to me to be the _____ of said Bank, whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such _____ and _____ they signed and delivered the said instrument as _____ and _____ of said Bank and caused the Corporate Seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this _____ day of _____, 19____.

My Commission Expires:

Notary Public

COOK COUNTY, ILLINOIS
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STATE OF ILLINOIS

CLERK OF COURT

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CLERK OF COURT

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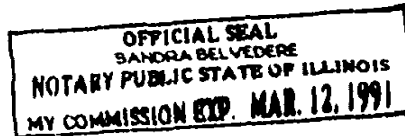
STATE OF ILLINOIS, Cook County ss:

I, Sandra Belvedere, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Peter J. Baird, personally known to me to be the Vice President of N.B.D. Woodfield, a Bank, and Marvin G. Steinhilber, personally known to me to be the Vice President of said Bank, whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such Peter J. Baird and Marvin G. Steinhilber, they signed and delivered the said instrument as Vice President and Vice President of said Bank and caused the Corporate Seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors, of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 4th day of FEBRUARY 1989.

My Commission Expires:

Sandra Belvedere
Notary Public



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