

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT dated June 13, 1988 by and between the Harris Bank Hinsdale ("Mortgagee"), a National Association; and John G. Byrnes and Judith A. Byrnes ("Mortgagor"), witnesseth:

WHEREAS, Mortgagee has agreed to lend Mortgagor the principal amount of Forty Thousand Eight Hundred Ninety and 66/100 dollars (\$40,890.66) evidenced by a promissory note dated December 1, 1986, and secured by a Mortgage dated December 1, 1986, recorded December 11, 1986, in the recorder's office of Cook County, Illinois, as Document No. 86592812, mortgaging, granting, and conveying to Mortgagee the property legally described as:

LOT 6 IN BLOCK 10 IN LAY AND LYMAN'S SUBDIVISION IN THE WEST HALF OF THE SOUTH WEST QUARTER OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 18-04-317-018-0000

NOW THEREFORE, the parties hereto agree to increase the principal indebtedness to One Hundred Thousand and No/100 dollars (\$100,000.00).

In all other respects, the parties hereto reconfirm and ratify the provisions of the mortgage and note.

IN WITNESS WHEREOF, Mortgagor has executed this Loan Modification Agreement this 13th day of June, 1988.

x *John G. Byrnes*  
John G. Byrnes

x *Judith A. Byrnes*  
Judith A. Byrnes

IN WITNESS WHEREOF, Mortgagee has executed this Loan Modification Agreement this 13th day of June, 1988.

Harris Bank Hinsdale,  
National Association

By *E. D. McCarthy*  
Emmott D. McCarthy,  
President

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County of DuPage )

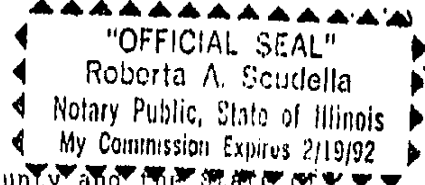
I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that John G. Byrnes and Judith A. Byrnes, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 11th day of June, 1988.

Commission Expires: 2/19/92

*Roberta A. Scudella*  
Notary Public

State of Illinois )  
County of DuPage )



I, the undersigned, a Notary Public in and for said County and the State of Illinois, do hereby certify that Emmett D. McCarthy, who is President of Harris Bank Hinsdale, National Association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such President, appeared before me this day in person and acknowledged that he signed and delivered the foregoing instrument as his free and voluntary act and as the free and voluntary act of the corporation for the uses and purposes therein set forth. Given under my hand and seal this 13th day of June, 1988.

Commission Expires: 2/19/92

*Roberta A. Scudella*  
Notary Public



NOTARY PUBLIC OFFICE  
88291380

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OFFICIAL SEAL  
 JUDGE JAMES J. COUGHLIN  
 CLERK OF THE CIRCUIT COURT OF COOK COUNTY  
 130 N. LAUREL ST. CHICAGO, ILL. 60602

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