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HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

89055769

Reference is made to:

- A. The First Illinois "Home Equity" Line of Credit Loan Agreement ("Agreement");
- B. That certain "Home Equity" Line of Credit Mortgage Note ("Note"); and
- C. The "Home Equity" Mortgage recorded on September 12, 1988 as document number ES-413826 with the (Recorder of Deeds) (~~RECORDERS OFFICE~~), Cook County, Illinois ("Mortgagee").

The Agreement, Note and Mortgage are each dated as of August 15, 1988, 19 and executed by First Illinois Bank of Wilmette, as Trustee, under Trust ~~XXXXXXXXXXXX~~ Agreement dated November 13, 1984 and known as Trust No. TWB-0339.

Borrower has requested that First Illinois Bank of Wilmette ("Bank"), holder of the Note, agree to increase the "Maximum Line of Credit" (as defined in the Agreement) and Bank is willing to agree to such request.

NOW, THEREFORE, for good and valuable consideration, Borrower and Bank acknowledge and agree as follows:

- A. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note and Mortgage are in full force and effect.
- B. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ 300,000.00 to \$ 400,000.00
- C. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
- D. The Mortgage is hereby modified to provide that such instrument and the lien created thereby is granted as security for repayment of the Note as modified hereby.
- E. In all other respects the Agreement, Note and Mortgage are hereby ratified and reaffirmed.

DATED at Wilmette, Illinois, as of January 21, 19 89

BORROWER:

BANK:

FIRST ILLINOIS BANK OF WILMETTE, AS TRUSTEE
UNDER TRUST NO. TWB-0339, AND NOT PERSONALLY

Michael E. Sauer

Michael E. Sauer VP

VICE PRESIDENT & TRUST OFFICER

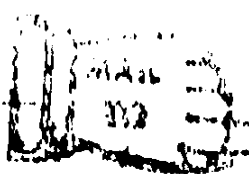
BY: Michael E. Sauer
Vice President

"ATTACHED EXONERATION RIDER IS INCORPORATED HEREIN"

GUARANTORS: (if applicable)

X Everett H. Moffat

X Patricia M. Moffat
Patricia M. Moffat



First Illinois Bank of
Wilmette
1200 Century Ave
Wilmette, IL 60091

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STATE OF ILLINOIS)
COUNTY OF COOK)

I, Michael E. Sauer, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that EVERETT McFFAT AND and PATRICIA McFFAT, personally appeared before me and acknowledged that they signed the foregoing instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal this 26th day of January, 1989.

Michael E. Sauer
Notary Public

MICHAEL SAUER
My Commission Expires
February 27, 1990

STATE OF ILLINOIS)
COUNTY OF COOK)

I, _____, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that _____ of First Illinois Bank of Wilmette, personally appeared before me and acknowledged that he signed the foregoing instrument as his/her free and voluntary act, and as the free and voluntary act of said Bank, and caused the Corporate Seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this _____ day of _____, 19_____.

Notary Public

89058769

STATE OF ILLINOIS)
COUNTY OF COOK)

I, Edna W. Ross, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that MILDRED T. D. SMITH, VICE PRES & TR OFCR of FIRST ILLINOIS BANK OF WILMETTE ~~XXXX~~ personally appeared before me and acknowledged that s/he signed the foregoing instrument as ~~his~~ her free and voluntary act, and as the free and voluntary act of said Bank, not personally but as Trustee aforesaid, and caused the Corporate Seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 27th day of January, 1989.

Edna W. Ross
Notary Public

EDNA W. ROSS
MY COMMISSION EXPIRES MAY 9, 1990

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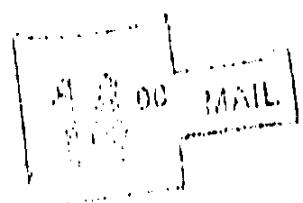
It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against FIRST ILLINOIS BANK OF WILMETTE or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee, whether or not in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

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10-11-10

FIRST ILLINOIS BANK OF WILMETTE
WILMETTE, IL 60091
AS TRUSTEE UNDER TRUST NO. TWB-0339
AND NOT PERSONALLY
BY Michael A. Linnell
VICE PRESIDENT & TRUST OFFICER



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EXHIBIT A

LEGAL DESCRIPTION FOR LOAN MODIFICATION DATED _____
IN THE AMOUNT OF \$ *400,000.00*, EXECUTED BY First Illinois
Bank of Wilmette, as Trustee under Trust No. TWB-0339
PIN: 05-27-107-009, 010, 011-0000
COMMONLY KNOWN AS: 234 Warwick Rd., Kenilworth, IL 60043

LOT 3 (EXCEPT THE NORTHEASTERLY 25 FEET THEREOF)
AND ALL OF LOT 4 AND THE NORTHWEST 28 FEET OF LOT 7
IN BLOCK 31 IN OXFORD'S ADDITION TO KENILWORTH IN
SECTIONS 28 AND 27 TOWNSHIP 42 NORTH, RANGE 13
LYING EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK
COUNTY, ILLINOIS.

89058769

Property of Cook County Clerk's Office