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MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT is made this 01st day of October, 1990, by and between Commercial National Bank of Berwyn ("bank"), the owner of the note and mortgage hereinafter described, and James M. Osborn, married to Linda Osborn, representing themselves to be the owners of the real estate hereinafter and in said mortgage described ("owner").

In consideration of the mutual promises of the parties hereto, the parties hereby agree to increase the line of credit amount to \$ 40,000.00 in the note or notes of COMMERCIAL NATIONAL BANK OF BERWYN dated September 19th, 1989 ("note"), secured by a mortgage ("mortgage") recorded on September 25th, 1989, in the office of the recorder of deeds of Cook County, Illinois, as document No. 89451576 conveying to the bank certain real estate in Cook County, Illinois, described as follows:

Unit 302 together with its undivided percentage interest in the common elements in ATRIUM COURT VILLAGE HOME CONDOMINIUMS, as delineated and defined in the Declaration recorded July 7, 1986 as Document 89235253, and as amended from time to time, in Section 20, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

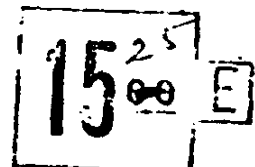
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PIN: 16-26-100-003

COMMON ADDRESS: 1 Atrium Court Unit 302 Berwyn, Illinois 60402

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This agreement is supplementary to the Mortgage. All provisions of the Mortgage and Note, including the right to declare principal and accrued interest due for any cause specified in the Mortgage or Note, shall remain in full force and effect. The terms and conditions of this Agreement shall control in the event of any inconsistency between this Agreement and the Note or Mortgage. The Owner agrees to perform all the covenants of the grantor or grantors in the Mortgage. The provisions of this Agreement shall inure to the benefit of any holder of the Note and shall bind the heirs, personal representatives and assigns of the Owner. This Agreement shall be governed and construed in accordance with the laws of the State of Illinois. The Owner hereby waives and releases all rights and benefits accruing under and by virtue of any and all statutes of the State of Illinois providing for the exemption of homesteads from sale on execution or otherwise and all other interests in the above described real estate, including, without limitation, and exemptions the Owner may have under any state or federal bankruptcy or insolvency law in the above described real estate.

This loan is payable in full on September 19th, 1994. At maturity, you must repay the entire principal balance of the loan and unpaid interest then due. The Bank is under no obligation to refinance the loan at that time. You will, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender, which may be the bank you have this loan with, willing to lend you the money. If you refinance this loan at maturity, you may have to pay some or all of the closing costs normally associated with a new loan even if you obtain refinancing from the same bank.

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

COMMERCIAL BANK AND TRUST COMPANY OF ILLINOIS

BY: [Signature]
LORI A. ORZELLO, VICE PRESIDENT

ATTEST: [Signature]
James A. Caino, CLERK

OWNER

[Signature]
X [Signature]

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COUNTY OF

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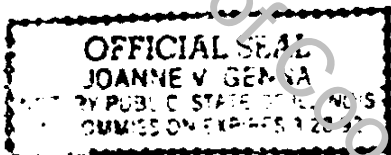
I, Joanne V. Genna

a Notary Public in

and for said County in the State aforesaid, DO HEREBY CERTIFY that Lori A. Jozefik
Asst. Vice President, and James A. Cairo Assistant Secretary, Cassier of
Commercial National Bank of Berwyn a National Banking Corporation

personally known to me to be the same persons whose names are subscribed to the fore-
going instrument as such officers, appeared before me this day in person and acknowledged
that they signed, sealed and delivered the said instrument as their free and voluntary
act, and as the free and voluntary act of said Bank, for the uses and purposes therein
set forth; and the Cashier then and there acknowledged that as custodian of the corporate
seal of said Bank, he did affix said corporate seal to said instrument as his 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 5th day of October, 1990.



NOTARY PUBLIC

STATE OF ILLINOIS

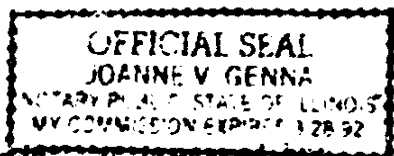
COUNTY OF

I, Joanne V. Genna

a Notary Public in

and for said County, in the State aforesaid, DO HEREBY CERTIFY that James M. Osborn
Married to Linda Osborn, 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, sealed and delivered the said
instrument as their free and voluntary act, for the uses and purposes therein set
forth, including the release and waiver of all rights under any homestead, exemption
and valuation laws.

GIVEN under my hand and notarial seal this 5th day of October, 1990.



NOTARY PUBLIC

This instrument was prepared by

Commercial National Bank of Berwyn
3322 South Oak Park Avenue
Berwyn, ILLINOIS 60402
James A. Cairo
Assistant Secretary

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