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HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

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 June 30, 1988 as document number 88-288919 with the (Recorder of Deeds) (~~Register of Deeds~~) Cook County, Illinois ("Mortgage").

The Agreement, Note and Mortgage are each dated as of June 27, 1988 and executed by SANFORD C. DISHMAN and STEPHANIE F. DISHMAN, his wife, as Borrower.

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:

1. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note and Mortgage are in full force and effect.
2. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ +75,000.00* to \$ +100,000.00*.
3. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
4. 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.
5. In all other respects the Agreement, Note and Mortgage are hereby ratified and reaffirmed.
6. Borrower agrees to reimburse the Bank for any and all costs incurred by it in conjunction with this transaction.

DATED at Wilmette, Illinois, as of February 26, 1990.

BORROWER:

Sanford C. Dishman
SANFORD C. DISHMAN

Stephanie F. Dishman
STEPHANIE F. DISHMAN

GUARANTORS: (if applicable)

BANK:

FIRST ILLINOIS BANK OF WILMETTE

BY:

Michael E. Sauer
Michael E. Sauer
Vice President

Return to:
First Illinois Bank of Wilmette
1200 Central Avenue
Wilmette, IL 60091



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Property of Cook County Clerk's Office

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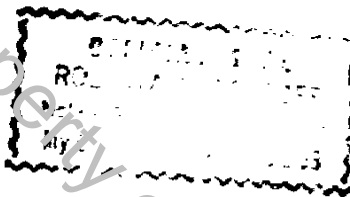
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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, Roberta S. Lotsoff, a notary public in and for the State and County
aforesaid, DO HEREBY CERTIFY, that SANFORD C. DISHMAN
and STEPHANIE F. DISHMAN, 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 24th day of February, 19 90.

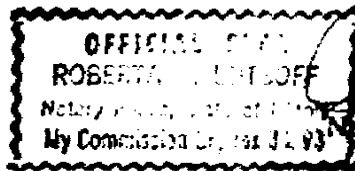


Roberta S. Lotsoff
Notary Public

STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, Roberta S. Lotsoff, a notary public in and for the State and County
aforesaid, DO HEREBY CERTIFY, that Michael E. Sauer
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 24th day of February, 19 90.



Roberta S. Lotsoff
Notary Public

STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, _____, a notary public in and for the State and County
aforesaid, DO HEREBY CERTIFY, that _____ of
_____ Bank, 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, 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 _____ day of _____, 19 _____.

Notary Public

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this _____ day of _____, 20__.

Property of Cook County Clerk's Office

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this _____ day of _____, 20__.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this _____ day of _____, 20__.

NOTARY PUBLIC

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EXHIBIT A

LEGAL DESCRIPTION FOR LOAN MODIFICATION DATED FEBRUARY 24, 1990
IN THE AMOUNT OF \$ *104,000.00*, EXECUTED BY _____
SANFORD C. DISHMAN and STEPHANIE F. DISHMAN
PIN: 04-10-202-022
COMMONLY KNOWN AS: 40 RED HAW ROAD, NORTHBROOK, IL 60062

LOT 24 IN REDHAW RIDGE, A SUBDIVISION OF PART OF THE NORTHEAST 1/4
OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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COOK COUNTY RECORDER

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