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MODIFICATION AGREEMENT OF TRUST DEED, ASSIGNMENT OF RENTS,
ASSIGNMENT UNDER LAND TRUST & SECURITY AGREEMENT and PROMISSORY NOTE

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THIS AGREEMENT is by and between BROADWAY BANK ("Lender"), holder of a certain Promissory Note dated October 27, 1988, executed by THE FIRST NATIONAL BANK OF DES PLAINES as Trustee under Trust Agreement dated October 26, 1978 and known as Land Trust No. 90-51-24-36 ("1ST NATIONAL"); and NICK POGGAS, STAVROULA POGGAS and JOHN POGGAS (collectively Debtors); and

WHEREAS, in order to secure performance of said Promissory Note, one (1) Trust Deed was executed, by "1ST NATIONAL" in favor of "Lender", said Trust Deed having been dated October 27, 1988, and recorded on November 14, 1988 as Document No. 88523413 with the Recorder of Deeds of Cook County; and

WHEREAS, the property securing said Promissory Note is legally described as follows:

LOTS 12 AND 13 IN BLOCK 4 IN EDISON PARK SUBDIVISION OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

P.I.N. 09-36-304-008-0000 Commonly known as: 6728 No. N.W. Highway, Chicago, IL

WHEREAS, said Note is also secured by an Assignment under Land Trust dated October 27, 1988 in favor of "Lender" and executed by NICK POGGAS, STAVROULA POGGAS and JOHN POGGAS; and

WHEREAS, said Note is also secured by an Assignment of Rents dated October 27, 1988 in favor of "Lender" and executed by "1ST NATIONAL" and recorded with the Recorder of Deeds of Cook County, as Document No. 88523414; and

WHEREAS, the amount of the principal indebtedness secured by said Trust Deed, Assignment of Rents and Assignment of Beneficial Interest and Security Agreement is, at the date of the execution of this Agreement, ONE HUNDRED EIGHTY ONE THOUSAND EIGHT HUNDRED SIXTY-FIVE AND 30/100 (\$181,865.30) DOLLARS and there is an additional sum of: TWO HUNDRED TWENTY AND 42/100 (\$220.42) representing accrued interest; and

WHEREAS, it is the intention of "Lender" and "Debtors" to modify the provisions of said Promissory Note, and it is further intended that the Trust Deed and Assignment of Rents, shall be modified so as to continue the lien; and

WHEREAS, the parties are executing this Agreement in order to comply with Illinois Revised Statutes, 1981, Ch. 83, Section 11b;

NOW, THEREFORE, in consideration of the premises and other good and valuable considerations, IT IS HEREBY AGREED AS FOLLOWS:

1. The accrued and unpaid interest of TWO HUNDRED TWENTY AND 42/100 (\$220.42) DOLLARS shall be paid on March 09, 1990.
2. The principal shall be increased to TWO HUNDRED THOUSAND AND 00/100 (\$200,000.00) DOLLARS.
3. The maturity date shall be extended to March 09, 1995.

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4. The principal sum of TWO HUNDRED THOUSAND AND 00/100 (\$200,000.00) DOLLARS shall be paid in equal consecutive monthly installments of TWO THOUSAND ONE HUNDRED SIXTY SEVEN AND 42/100 (\$2,167.42) DOLLARS for Fifty Nine (59) consecutive months on the 9th day of each and every month, commencing on the 9th day of April, 1990, and One (1) final balloon payment of the 9th day of March, 1995. Said installments shall include interest to be computed on the principal balance remaining unpaid at the rate per annum equal to ELEVEN & THREE FOURTH'S (-11.75-) per cent per annum, and after payment is due, then, at the rate per annum equal to SIXTEEN & THREE FOURTH'S (-16.75-) per cent per annum, and shall be computed on a 360-day year basis.

5. Conditions to Effectiveness of Amendments. This Amendment to Promissory Note and Trust Deed shall be of no force or effect until:

(a) After the recordation hereof in the office of the Recorder of Cook County, Illinois, INTERCOUNTY TITLE COMPANY OF ILLINOIS shall issue an endorsement to its Loan Policy No. S1186051, by which said title insurance company insures Lender that the Mortgage, as amended hereby, constitutes a valid first and prior lien on the real estate described, subject only to those exceptions contained in Lender's current Loan Policy pertaining to said real estate, dated November 14, 1988.

6. All other terms and conditions remain unchanged and in full force and effect.

Dated March 8, 1990.

Exoneration provision restricting any liability of First National Bank of Des Plaines, either affixed on this or on the reverse side hereof or attached hereto, is expressly made a part hereof.

Nick Poggas
Stavroula Poggas
John Poggas

STATE OF ILLINOIS) SS:
 COUNTY OF COOK)

FIRST NATIONAL BANK OF DES PLAINES, AS TRUSTEE AND NOT PERSONALLY U/A/D 10/26/78 AND KNOWN AS TRUST NUMBER 90512436
 BY: Harold A. Ritacco ATTEST: Harold A. Ritacco
 Land Trust Officer Trust Officer

I, Daniel A. Ritacco, a Notary Public in and for the County and State aforesaid, do hereby certify that NICK POGGAS, STAVROULA POGGAS and JOHN POGGAS personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that he/she/they signed and delivered said instrument as his/her/their own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 8th day of March, 1990.

Daniel A. Ritacco
 NOTARY PUBLIC
 OFFICIAL SEAL
 DANIEL A. RITACCO
 NOTARY PUBLIC STATE OF ILLINOIS
 MY COMMISSION EXP. AUG. 5, 1991

My commission expires on: Aug 5, 1991

Executed and delivered by First National Bank of Des Plaines, not in its individual capacity, but solely in the capacity herein described, for the purpose of binding the herein described property, and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the undertakings and agreements herein made, are made and intended not as personal undertakings and agreements of the Trustee, or for the purpose of binding the Trustee personally, but executed and delivered by the Trustee solely in the exercise of the powers conferred upon it as such Trustee, and no personal liability or personal responsibility is assumed by, or shall at any time be asserted or enforced against said Trustee on account hereof or on account of any undertaking or agreement herein contained, either expressed or implied, all such personal liability if any being hereby expressly waived and released by all other parties hereto, and those claiming by, through, or under them.

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ACCEPTANCE:

THE FOREGOING Instrument has been acknowledged and consented to by BROADWAY BANK.

Accepted By:
BROADWAY BANK

By: [Signature]
George K. Kostis, President/CEO

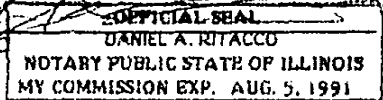
By: [Signature]
Angela Baltas, V.P. Loan Officer

STATE OF ILLINOIS) SS:
COUNTY OF (Cook)

I, David A. Ritacco, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that GEORGE K. KOSTIS, personally known to me to be the President/CEO of the BROADWAY BANK, a State Banking Corporation, and ANGELA BALTAS, personally known to me to be the Vice President/Loan Officer of said corporation, and 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 severally acknowledged that as such President/CEO and Vice President/Loan Officer they signed and delivered the said instrument and caused the Corporate Seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors 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 Notary Seal this 8th day of March, 1990.

[Signature]
NOTARY PUBLIC



My commission expires on: Aug. 5, 1991

Accepted By:
THE FIRST NATIONAL BANK of DES PLAINES
as Trustee under Trust Agreement dated
October 26, 1978 and known as Land Trust
No. 90-51-24-36

By: _____

Attest: _____

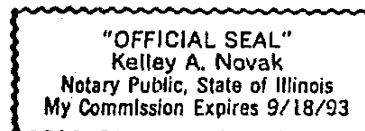
STATE OF ILLINOIS) SS:
COUNTY OF (Cook)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that the above named Lourdes Martinez, Land Trust Officer and Harold L. Sotta, Trust Officer of THE FIRST NATIONAL BANK OF DES PLAINES, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Land Trust Officer and Trust Officer respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said company for the uses and purposes therein set forth; and the said Trust Officer then and there acknowledged that said Trust Officer as custodian of the Corporate Seal of said company, caused the Corporate Seal of said company to be affixed to said instrument as said Trust Officer own free and voluntary act and as the free and voluntary act of said company for the uses and purposes therein set forth.

GIVEN under my hand and Notary Seal this 9th day of March, 1990.

[Signature]
NOTARY PUBLIC

My commission expires on: _____



MAIL TO:
BROADWAY BANK
5960 N. Broadway
Chicago, IL 60660

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