

MODIFICATION AGREEMENT

ACC 26188

This modification of Promissory Note, Line of Credit Agreement and Trust Deed (herein after referred to as the "Modification Agreement") made this 9th day of February, 1990 by

John Picchi and Diane Picchi, his wife----- (herein after referred to as "Mortgagor") and First National Bank in Chicago Heights, now known as First National Bank, (herein after referred to as "Mortgagee").

WITNESSETH:

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Line of Credit Agreement and Promissory Note dated May 15th, 1986 in the amount of Twenty Thousand & No/100--- Dollars (\$ 20,000.00) ("Note"), which is secured by a Mortgage or Trust Deed of even date therewith, recorded on May 29th, 1986 in the Recorders office of Cook County, Illinois as Document Number 86-21283 and relating to the property legally described in Exhibit "A" attached hereto; and

Whereas, Mortgagor and Mortgagee have agreed to enter into this modification agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Promissory Note, Line of Credit Agreement and Trust Deed shall be and are hereby modified as follows:

- 1. That the Periodic Rate and the corresponding Annual Percentage Rate on your Line of Credit are subject to change from time to time based on changes in an independent index which is the Prime Rate of interest as published in the Wall Street Journal (the "Index").

The Periodic Rate and the corresponding Annual Percentage Rate on your Line of Credit will increase or decrease as the Index increases or decreases from time to time. Adjustments to the Annual Percentage Rate and the corresponding Periodic Rate resulting from changes in Index will take effect the next business day following a change in Rate of interest.

RECORDING 03/15/90 10142100 \$15.25 COOK COUNTY RECORDER 90-116392

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The interest rate under the revolving Line of Credit is a variable interest rate based upon said Index. The Index currently is 10.00% per annum. The interest rate to be applied to outstanding account balance shall be at a rate 0.500 percentage points above the Index, subject however to the following maximum rate. Under no circumstances shall the interest rate be more than the lesser of 18.000% per annum or the maximum rate allowed by applicable law. The initial Annual Percentage Rate and the corresponding Periodic Rate on your Line of Credit are as stated below:

RANGE OF BALANCES OR CONDITIONS	MARGIN ADDED TO INDEX	ANNUAL PERCENTAGE RATE	DAILY PERIODIC RATE
ALL BALANCES	0.500%	10.500%	0.02876%

2. The maturity date of May 15th, 2006, as reflected in the Promissory Note, Line of Credit Agreement, and Trust Deed or Mortgage is hereby changed to May 5th, 1993.
3. The annual fee of \$25.00 as reflected in the Line of Credit Agreement is hereby waived.
4. Except for the modifications stated hereinabove, the Promissory Note, Line of Credit, and Trust Deed or Mortgage, are not otherwise changed, modified, or amended and remain in full force and effect.

In witness whereof, the undersigned have caused this instrument to be signed and sealed as of the date first above written.


John Picchi


Diane Picchi

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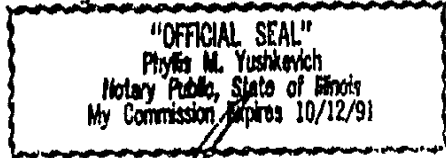
State of
County of

I, Phyllis M. Yushkevich, a Notary Public in and for said county and state, do hereby certify that John Picchi and Diane Picchi, personally known to me to be the same person(s) whose name(s) 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 9th day of February, 1989.

Phyllis M. Yushkevich
Notary Public

My Commission Expires:



Accepted:

[Signature]
First National Bank
AVP Real Estate Lending
Title

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Exhibit "A"

This Exhibit "A" attached to Modification Agreement dated
9th day of February, 1990.

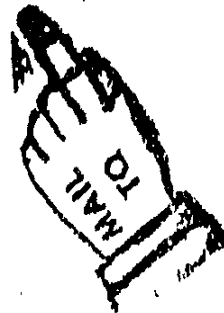
The land referred to in the Modification is described as follows:

LOT 28 IN NORMANDY VILLA ADDITION, A SUBDIVISION OF PART OF
THE EAST 1/2 OF THE SOUTHWEST 1/4 AND PART OF THE WEST 1/2
OF THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 35 NORTH, RANGE
14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE
PLAT THEREOF RECORDED JULY 22, 1957, AS DOCUMENT NUMBER
16964202 IN COOK COUNTY, ILLINOIS.

Also known as: 103 S. Mayfair Place, Chicago Heights, Il. 60411

Permanent Tax I.D. No. 32-08-407-038

AFTER RECORDING RETURN TO: First National Bank
Home Equity Department
20900 S. Western Ave.
Olympia Fields, Il. 60461



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