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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 February 16, 1989 as document number 89-072997 with the (Recorder of Deeds) (Registration Streets), Cook County, Illinois ("Mortgage").		
	The Agreement, Note and Mortgage are each dated as of February 10 , 19 89 and executed by TAGE L. LINDHOLM abnd HILLEVI M. LINDHOLM, his wife , as Borrower.		
Borrower has requisted that First Illinois Bank of Wilmette ("Bank"), holder of the Nincrease the "Maximum Line of Credit" (as defined in the Agreement) and Bank is wagree to such request.			
	OW, THEREFORE, for good and valuable consideration, Borrower and Bank acknowledge and ree as follows:		
	 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 \$ *25,000.00* to \$ *45,000.00*.		
	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 is 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 July 23 , 19 90 .		
	BORROWER: 90397503 BANK:		
	1 / VV		

FIRST ILLINOIS BANK OF WILMETTE TAGE L. LINDHOLM Claudia D. Vopal Assistant Vice President GUARANTORS: (if applicable)

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

EXHIBIT A

LEGAL DESCRIPTION FOR MORTGAGE LOAN DATED FEBRUARY 10, 1989	
IN THE AMOUNT OF \$ *25,000.00* , EXECUTED BY	
TAGE I. LINDHOLM and HILLEVI LINDHOLM	
PIN: 05-20-205-009	
COMMONLY KNOWN AS: 952 SPRUCE ST., WINNETKA, IL 60093	

LOT 7 IN BLOCK 3 OF THE PROVIDENT MUTUAL LAND ASSOCIATION SUBDIVISION OF BLOCKS 7 TO 12, BOTH INCLUSIVE, 28 TO 33, BOTH INCLUSIVE, 54 TO 59, BOTH INCLUSIVE, IN THE VILLAGE OF WINNETKA, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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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 TAGE L. LINDHOLM and HILLEVI M. LINDHOLM 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 23rd day of July , 1990.				
	OF MANN BUNIC ROBERTA S. LOTSOFF Notary Public, State of Blinois			
STATE OF ILLINOIS)	My Commission Expires 3 2-93			
COUNTY OF COOK)				
I, Roberta S. Lotsoff , a notary public in and for the State and Countries aforesaid, DO HEREBY CERTIFY, that Claudia D. Vopal of First Illinois Bank of Wilmette, personally appeared before me and acknowledged to he signed the foregoing instrument as Missible free and voluntary act, and as the land voluntary act of said Bank, and caused the Corporate Seal of said Bank to be affected, for the uses and purposes therein set forth.				
Given under my hand and seal this 23	rd day of July , 1990 .			
STATE OF ILLINOIS) COUNTY OF COOK)	Notary Public OFFICIAL SEAL ROBERTA S. LOTSOFF Notary Public, State of Idinols My Commission Expires 3 2-93			
,	<u></u>			
acknowledged thathe signed the fact, and as the free and voluntary act aforesaid, and caused the Corporate S and purposes therein set forth.				
Given under my hand and seal this	day of, 19			

Notary Public