

Mail To: Wanda Torres
NBD Chicago Bank
307 North Michigan Avenue
Chicago, Illinois 60601
Phone 312-266-3000

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NBD Chicago Bank

REVOLVING CREDIT MODIFICATION AGREEMENT
(Increase Credit Limit)

This Modification Agreement is dated as of the 13th day of August, 1990 and is made between (_____, not personally, but as Trustee under a Trust Agreement dated _____, 19____, and known as Trust No. _____ Steven A. Nitzkin Susan L. Nitzkin ("Borrower") and NBD Chicago Bank _____, Illinois ("Bank").

UNDERSTANDINGS

A. Borrower executed and delivered to Bank a Revolving Credit Mortgage dated 1/5, 1990 and (recorded) (registered) on 1/24, 1990 with the Cook County (Recorder's) (Registrar's) Office as Document No. 90039231 (the "Mortgage") encumbering the following described real property, to wit:

LOT 43 IN C. D. JOHNSON COMPANY'S HIGHLAND LANE, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN #04-33-109-017; COMMON ADDRESS: 1252 HIGHLAND LANE, GLENVIEW, IL 60025.

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91-027264

DEPT-01 RECORDING 416.00
134444 FROM 9104 01/13 10:14:00
47227 & D * -91- 7264
COOK COUNTY RECORDER

012057264

Box 15

16-00

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Property of Cook County Clerk's Office

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Commonly Known as: 1252 Highland Lane, Glenview, IL 60025

NB
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Permanent Index No.: 04-33-109-017

* To be deleted when this Agreement is not executed by a Land Trust.

B. The Mortgage secures the indebtedness, obligations and liabilities of Borrower pursuant to a Revolving Credit Note in the original principal sum of \$ 150,000.00 (the "Line of Credit"), dated 1/24, 1990 executed and delivered by Borrower and payable to Bank (the "Note").

C. Borrower wishes to increase the Line of Credit on the Note and Mortgage and Bank is willing to do so.

NOW, THEREFORE, in consideration of the Understandings set forth above and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower and Bank agree as follows:

1. The Line of Credit of \$ 150,000.00 as set forth in the Note and Mortgage is hereby deleted and the following sum inserted in lieu thereof:

\$ 175,000.00

2. In all other respects, the terms and provisions of the Note and Mortgage shall remain unchanged and in full force and effect.

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IN WITNESS WHEREOF, the parties hereto have executed this Revolving Credit Modification Agreement as of the day and year first above within.



BANK:

NBD CHICAGO BANK

By: [Signature]
Its: Executive Banking Representative

ATTEST:

By: [Signature]
Its: [Signature]

BORROWER:

x [Signature] Steven A. Nitzkin
x [Signature] Shean L. Nitzkin

**
Not personally, but as Trustee under a Trust Agreement dated ____ 19__ and known as Trust No. ____

By: _____
Its: _____

ATTEST:

By: _____
Its: _____

**This Agreement is executed by _____, not personally, but as Trustee in the exercise of the power and authority conferred upon and vested in it as Trustee and it is expressly understood that no personal liability shall be asserted nor be enforceable against the Trustee, because or in respect of this Agreement or the making thereof, all such personal liability of the Trustee being expressly waived by all parties hereto.

Property of Cook County Clerk's Office

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Notary for Trustee



STATE OF ILLINOIS, _____ County as:

I, _____, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____ of _____, and _____ of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such _____ and _____, 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 Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said _____ then and there acknowledged that _____, as custodian of the Seal of said Bank, did affix the seal to said instrument as _____ free and voluntary act and as the free and voluntary act of said Bank as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this _____ day of _____, 19____.

Notary Public

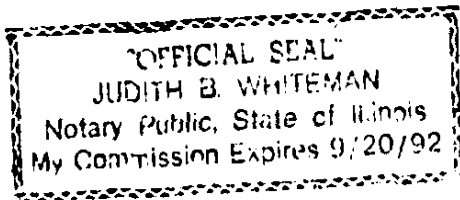
My Commission Expires: _____

STATE OF ILLINOIS

COUNTY OF Cook

I, Judith B. Whiteman, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Steven A. Nitzkin and Susan L. Nitzkin, 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 and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 17 day of August, 19 90.



Judith B. Whiteman
Notary Public

My Commission Expires: 9/20/92

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STATE OF ILLINOIS

COUNTY OF Cook

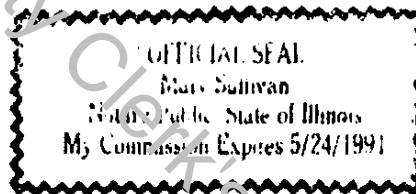
I, Mary Sullivan, a Notary Public in and for said Country, in the State aforesaid, do hereby certify that George M. Wood of NBD Chicago Bank, a national banking association (an Illinois banking corporation), and Nell D. Dohm of said association (corporation), personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Executive Banking Representative and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said association (corporation) for the uses and purposes therein set forth; and the said Assistant Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said association (corporation) affix the said corporate seal of said association (corporation) to said instrument as his own free and voluntary act, and as the free and voluntary act of said association (corporation) for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 17th day of August, 1990.

Mary Sullivan
NOTARY PUBLIC

My Commission Expires: 5-24-91

DOCUMENT PREPARED BY:



DeHaan & Richter, P.C.
55 West Monroe Street
Suite 1000
Chicago, Illinois 60603

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