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70633671-01-80

LOAN MODIFICATION AGREEMENT

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THIS AGREEMENT dated July 5, 1991, by and between the Harris Bank Hinsdale, National Association ("Mortgagee"); and John G. Byrnes and Judith A. Byrnes, his wife, ("Mortgagor"); witnesseth:

WHEREAS, Mortgagee has agreed to lend Mortgagor the principal amount of Fifty Four Thousand and No/100 Dollars (\$54,000.00) evidenced by a promissory note dated December 27, 1988, and secured by a junior mortgage dated December 27, 1988, recorded January 10, 1989, in the Recorder's office of Cook County, Illinois, as Document No. 89013135, mortgaging, granting, and conveying to Mortgagee the property legally described as:

Lot 6 in Block 10 in Lay and Lyman's Subdivision in the West half of the Southwest quarter of Section 4, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. # 18-04-317-018-0000

WHEREAS, on March 26, 1989 Mortgagor and Mortgagee executed a Loan Modification Agreement recorded April 6, 1989 in the Recorder's office of Cook County, Illinois as Document No. 89-151519 extending maturity to June 26, 1989.

WHEREAS, on June 26, 1989 Mortgagor and Mortgagee executed a Loan Modification Agreement recorded June 22, 1989 in the Recorder's office of Cook County, Illinois as Document No. 89-285441 extending maturity to July 5, 1991 and place on a repayment schedule of Three Hundred and No/100 Dollars (\$300.00) principal plus interest monthly beginning July 5, 1989 and on the 5th day of each month thereafter.

WHEREAS, said note is due and payable and the parties wish to extend the Maturity date of the note;

NOW, THEREFORE, the parties hereby agree to extend the Maturity date of the Junior Mortgage and Note to July 5, 1992.

In all other respects, the parties hereto reconfirm and ratify the provisions of the Junior Mortgage and Note.

This document prepared by:

Wendy L. Wrann
Harris Bank Hinsdale, N.A.
50 South Lincoln Street
Hinsdale, Illinois 60521

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IN WITNESS WHEREOF, Mortgagor has executed this Loan Modification Agreement this 5th day of July, 1991.

John G. Byrnes
John G. Byrnes
Judith A. Byrnes
Judith A. Byrnes

IN WITNESS WHEREOF, Mortgagee has executed this Loan Modification Agreement this 5th day of July, 1991.

Harris Park Hinsdale, National Association

By: William K. Masters II
William K. Masters II
Loan Officer

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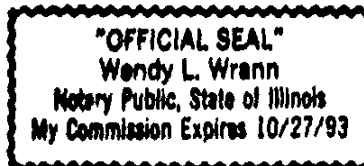
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State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that John G. Byrnes and Judith A. Byrnes personally known to me to be the same people 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 free and voluntary act for the uses and purposes therein set forth. Given under my hand and official seal this 5th day of July, 1991.

My commission expires October 27, 1991.

Wendy L. Wrann
Notary Public



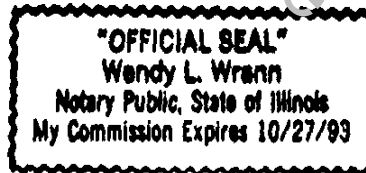
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State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that William R. Masters II, who is Loan Officer of Harris Bank Hinsdale, National Association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Loan Officer, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act and as the free and voluntary act of the corporation for the uses and purposes therein set forth. Given under my hand and official seal this 5th day of July, 1991.

My commission expires October 27, 1991.

Wendy L. Wrann
Notary Public



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OFFICIAL SEAL
Wendy L. Wood
Cook County Clerk

OFFICIAL SEAL
Wendy L. Wood
Cook County Clerk