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EXTENSION AGREEMENT

THIS INDENTURE, made this 5th day of June 1992, by and between Merchandise National Bank of Chicago, the owner of the mortgage or trust deed hereinafter described, and the note or notes secured thereby, and Standard Bank and Trust Company of Hickory Hills, as trustee under trust agreement dated May 6, 1987 and known as Trust Number 3157., the owner or owners of the real estate hereinafter described and encumbered by said mortgage or trust deed ("Owner");

WITNESSETH:

1. THE parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory note of Owner in the amount of $ 100,000.00 dated June 5, 1987 (the "NOTE") secured by a mortgage or trust deed in the nature of a mortgage recorded June 11, 1987 in the office of the Recorder of Cook County, Illinois, as document No.87319920, conveying to Merchandise National Bank of Chicago certain real estate in Cook County, Illinois described as follows:

Lots 47 and 51 inclusive, in clearing, a subdivision of part of the west three quarters of the north half of the northwest quarter of the northwest quarter of section 21, township 38 north, range 13, east of the third principal meridian, according to the plat thereof recorded July 1, 1909 as document 4399821 in book 103 of plats page 33 in Cook County, Illinois.

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Commonly known as 5524 West 63rd St., Chicago, IL 60638

2. The amount remaining unpaid on the indebtedness is $ 63,166.95 (the "Indebtedness").

3. The interest charged on the Note is 10.75 % per annum. In consideration of the extension granted hereunder, Owner

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agrees to pay interest on the remaining Indebtedness as follows:

CHOOSE ONLY ONE (Check Applicable Space)

a) __X__ at the rate of 11 % per annum on the basis of a year consisting of _X_360 ___365 days; or

b) _____at the rate of % per annum above the Banks's Reference Rate, which rate shall change if and when the Reference Rate of the Bank changes, and such change shall be effective as of the Bank changes, and such change shall be effective as of the date of the relevant change in the Reference Rate. The Bank is not obligated to give notice of such fluctuations. The term "Reference Rate" means the rate of interest annouced by the Bank as its "Reference Rate" from time to time;

and the entire principal sum and interest from June 5, 1992, shall be payable as follows:

CHOOSE ONLY ONE (Check Applicable Space)

a)_____ On Demand, with interest until demand payable (monthly, quarterly, etc.) on the _____(first, etc.) day of each_____, (month, quarter, etc.) hereafter, or

b)_____ (principal plus interest) installments of principal in the amount of $_____ payable on the (first, etc.) day of _____, 19_____, and on the _____ (first, etc.) day of each _____(month, quarter, etc.) thereafter and the final installment on _____ 19____, with interest on the unpaid principal balance at the rate designated above.

c) X (principal and interest included in the payment amount) $__976.59____ on the fifth, day of August, 1992, and $____976.59___ on the fifth day of each Month thereafter until said Indebtedness is fully paid except that the final payment of principal and interest, if not sooner paid shall be due on the fifth day of January 1993.

4. This agreement is supplementary to said mortgage or trust deed and said Note. All the provisions thereof, including the right to declare principal and accrued interest due for any cause specified in said mortgage or trust deed or Note, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage or trust deed. The provisions of this indenture shall inure to the benefit of any holder of said Note and shall bind the heirs, personal representatives and assigns of the Owner. The Owner to the extent permitted by law hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

(TRUST SIGN HERE)

Standard Bank and Trust Company of Hickory Hills, as Trustee as aforesaid and not personally,

By: Bridgette W. Scanlan (Title)
Bridgette W. Scanlan
AVP & T.O.
Attest: Dorothy Perry (Title)
Dorothy Perry
AVP

STATE OF ILLINOIS)
COUNTY OF) SS:

I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY, that Bridgette W. Scanlan of STANDARD BANK AND TRUST COMPANY OF HICKORY HILLS, and Dorothy Perry of said Bank, who are personally know to me to be the same persons whose names are subscribed to the foregoing Instrument as such AVP & T.O.,
Title of office

and AVP, respectively, appeared
Title of office

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 AVP then and there acknowledged that said AVP, as custodian of the corporate seal of said Bank, did affix the seal of said Bank to said instrument as said AVP's own free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 21st day of July, 19 92.

Notary Public

(Notarial Seal)

THIS INSTRUMENT PREPARED BY
AND TO BE RETURNED TO:

MERCHANDISE NATIONAL BANK OF CHICAGO
MERCHANDISE MART PLAZA SUITE 2400
CHICAGO, ILLINOIS 60654

This Agreement is signed by STANDARD BANK AND TRUST COMPANY OF HICKORY HILLS not individually but solely as Trustee under a certain Trust Agreement known as Trust No. [illegible] Said Trust Agreement is hereby made a part [illegible] and any claim against said Trustee or any person interested hereunder or otherwise in said property which may result herefrom, shall be payable only out of any trust property which may be held [illegible] Any and all personal liability of STANDARD BANK AND TRUST COMPANY OF HICKORY HILLS, or any person interested beneficially or otherwise in said property is hereby expressly waived by the parties hereto and their respective successors and assigns.

EXONERATION PROVISION RESTRICTING ANY LIABILITY OF STANDARD BANK AND TRUST CO. OF HICKORY HILLS ATTACHED HERETO, IS HEREBY EXPRESSLY MADE A PART HEREOF.

ALL REPRESENTATIONS AND UNDERTAKINGS OF STANDARD BANK AND TRUST CO. OF HICKORY HILLS AS TRUSTEES AFORESAID AND NOT INDIVIDUALLY ARE THOSE OF ITS BENEFICIARIES ONLY AND NO LIABILITY IS ASSUMED BY OR SHALL BE ASSERTED AGAINST THE STANDARD BANK AND TRUST CO. OF HICKORY HILLS PERSONALLY AS A RESULT OF THE SIGNING OF THIS INSTRUMENT.

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