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MODIFICATION AGREEMENT

This Modification of Installment Note and Mortgage, (hereinafter referred to as the "Modification Agreement") made this 7th day of November, 1992 by Luigi Giovane and Rosina Giovane (hereinafter referred to as "Mortgagor") and Giovane Builders, Inc. (hereinafter referred to as "Borrower") and East Side Bank and Trust Company (hereinafter referred to as "Mortgagee").

WITNESSETH:

WHEREAS, Mortgagor and Borrower has executed and delivered to Mortgagee that certain Installment Note dated April 27, 1992 in the amount of Six Thousand and 00/100 Dollars (\$6,000.00) ("Note"), which Note is secured by a Mortgage ("Mortgage") of even date therewith, recorded on May 19, 1992 in the Recorder's Office of Cook County, Illinois as Document Number 92343215, relating to the property legally described in Exhibit "A", attached hereto; and

WHEREAS, Mortgagor, Mortgagee and Borrower 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; Mortgagor, Borrower and Mortgagee agree that the Note and Mortgage, shall be and are hereby modified as follows:

1. It is hereby acknowledged that as of the date hereof the present principal balance due under the Note heretofore referred to is \$13,000.00.
2. Except for the modifications stated hereinabove, the Note and Mortgage, are not otherwise changed, modified or amended.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed as of the date first above written.

Luigi Giovane
Luigi Giovane

Giovane Builders, Inc.

Rosina Giovane
Rosina Giovane

BY: Rosina Giovane
Rosina Giovane, President

East Side Bank and Trust Company

East Side Bank and Trust Company

Attest: Casimir J. Janik
Casimir J. Janik, President

Signed: Gary E. Kremski
Gary E. Kremski, Vice President

Prepared By: Dennis M. Butterfield

Mail To: East Side Bank and Trust Co.
10635 S. Ewing Avenue
Chicago, IL 60617

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State of Indiana)

) SS

County of Lake)

92897404

I, Diane M. Satterfield, a Notary Public in and for said County, in the State
aforesaid, DO HEREBY CERTIFY that Gary L. Kremski, personally known to me to
be the Vice President of East Side Bank and Trust Company, and Casimir V.
Janik, personally known to me to be the President of said Corporation, whose
name is subscribed to within instrument, appeared before me this day in person
and acknowledged that as such Vice President and President of said Corporation,
as their free and voluntary act and as the free and voluntary act and deed of
said Corporation, for the uses and purposes therein set forth.

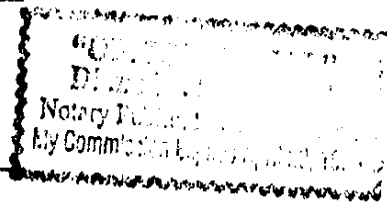
GIVEN under my hand and Notarial Seal this 7th day of November, 1992.

Diane M. Satterfield

Notary Public

My Commission Expires:

4/20/96



Property of Cook County Clerk's Office

92897404

STATE OF ILLINOIS
OFFICE FOR RECORD

DEC -1 PM 12:02

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State of Indiana)
) SS
County of Lake)

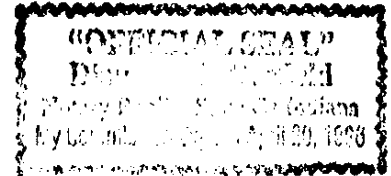
I, Diane M. Satterfield, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Luigi Giovane and Rosina Giovane, whose names are subscribed to within instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 7th day of November, 1992.



Notary Public


My Commission Expires:
4/20/96



State of Indiana)
) SS
County of Lake)

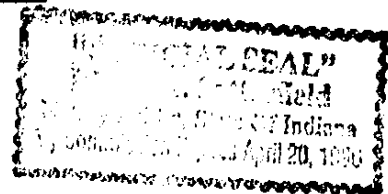
I, Diane M. Satterfield, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Rosina Giovane, personally known to me to be the President of Giovane Construction, Inc., whose name is subscribed to within instrument, appeared before me this day in person and acknowledged that as such President, she signed and delivered the said instrument as President of said Corporation, as her free and voluntary act and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 7th day of November, 1992.



Notary Public

My Commission Expires:
4/20/96



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EXHIBIT "A"

LEGAL DESCRIPTION

LOT TWENTY ONE.....(21)

IN THE SUBDIVISION OF THE NORTH 462 FEET OF BLOCK FOUR (4)
IN IRONWORKER'S ADDITION TO SOUTH CHICAGO, IN SECTION 8,
TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL
MERIDIAN

PERMANENT TAX NUMBER
26-08-306-011-0000

COMMON ADDRESS 10243 AVENUE H
CHICAGO, IL

Property of Cook County Clerk's Office

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