

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 10th day of November, 1992 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and Stephen H. Mitleider, a bachelor, ("Borrower"), WHEREAS:

A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated March 30, 1983 in the principal sum of FIFTY SIX THOUSAND AND 00/100 Dollars (\$56,000.00).

B. The Note is secured by a Mortgage dated March 30, 1983 and recorded on April 12, 1983 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #26566298 which encumbers the following described real estate:

UNIT NO. 3C, IN OAKDALE TOWERS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 3 AND THE EAST 16 2/3 FEET OF LOT 7 IN BLOCK 2 IN GILBERT HUBBARD'S ADDITION TO CHICAGO IN THE SOUTH EAST 1/4 OF THE NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 2537311 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

TAX I D #: 14-28-118-045-1010
Property Address: 431 W. Oakdale #3C
Chicago, Illinois 60651

C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is FORTY EIGHT THOUSAND, NINE HUNDRED SIXTY AND 32/100 DOLLARS (\$48,960.32) such sum is evidenced by the Note and Mortgage.

D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage.

NOW, THEREFORE, the parties, notwithstanding anything contained to the contrary in the Note or mortgage agree as follows:

1. The per annum interest rate on said Note will change to 7.375% effective November 1, 1992.
2. The monthly principal and interest payment will change to \$441.46 effective December 1, 1992 and monthly thereafter until the final payment on November 1, 1997. The payment is based on the scheduled principal balance of \$48,849.49 remaining as of the interest change date and the remaining amortization term of 186 months.
3. Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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IN WITNESS WHEREOF, the parties have hereunto executed this instrument as of the date first above written.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

BY: [Signature]
ITS: [Signature]

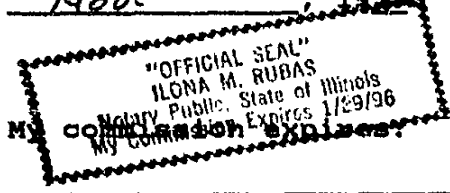
ATTEST:
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

BY: [Signature]
ITS: Assistant Secretary

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, Ilona M. Rubas, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Raymond D. Leo and Maureen D. Dibble personally known to me to be the Second Vice President of AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, and personally known to me to be the Real Estate Officer of said Bank, and personally known to me to be the same persons whose names are subscribed on the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Second Vice President and Real Estate Officer of said Bank they signed and delivered said instrument and caused the corporate seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth.

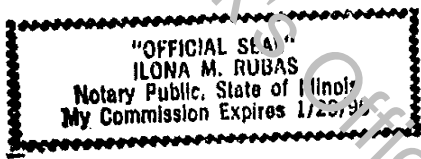
GIVEN, under my hand and Notarial Seal this 30th day of Nov., 1992



Ilona M. Rubas
Notary Public

CONSENT AND ACKNOWLEDGEMENT OF SUBSCRIBER

[Signature]
Stephen H. Mitleider



STATE OF ILLINOIS)
COUNTY OF COOK) SS

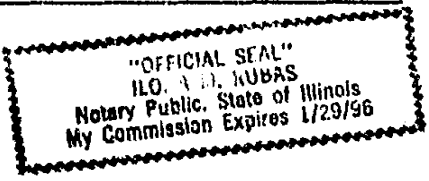
I, Ilona M. Rubas, a Notary Public in and for residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Stephen H. Mitleider who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said Instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN, under my hand and Notarial Seal this 30th day of Nov., 1992

Ilona M. Rubas
Notary Public

My commission expires:

THIS INSTRUMENT WAS PREPARED BY: Ilona M. Rubas mail to
American National Bank and Trust Company
33 North LaSalle Street
Chicago, IL 60690



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