

EXTENSION AND MODIFICATION AGREEMENT

THIS AGREEMENT Made this 1st day of July, 1992 by and between Samuel Kramer and Leslie B. Kramer, Husband and Wife herein referred to as Mortgagors and Heritage Bank, formerly known as Heritage Bank Crestwood owner and holder of the note secured by the following described Real Estate.

WITNESSETH:

THAT WHEREAS Mortgagor heretofore executed a certain Mortgage dated the 15th day of June, 1989, and recorded in the office of the Recorder of Deeds, of Cook County Illinois, on July 10, 1989, as Document Number 8931251 conveying the following described premises to Heritage Bank Crestwood, an Illinois Corporation, to secure payment of a certain Principal Promissory Note executed by said mortgagors dated June 15, 1989, payable in the sum of \$250,000.00 as therein provided:

(Legal Description)

LOT 9 IN SANDERS CROSSING, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTH WEST 1/4 AND PART OF THE SOUTH 1/2 OF THE NORTH EAST 1/4 OF SECTION 4, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #: 04-06-103-023-0000

COMMONLY KNOWN AS: 4015 Lindenwood - Northbrook, Illinois 60062

AND WHEREAS SAID Mortgage securing said Principal Promissory Note is a valid and subsisting lien on the premises described therein.

AND WHEREAS the parties hereto have agreed upon certain modifications of the terms of said Note and Mortgage, and to an extension of the time of payment of said Note.

NOW, THEREFORE, in consideration of the premises, and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree as follows: That said Mortgage be and the same is hereby modified to show the next payment due on the 1st day of December, 1992, with the final payment, if not sooner paid, due on the 1st day of August, 2006, with monthly payments of \$2,332.30 including principal and interest at the rate of 7.75% percent per annum.

IT IS FURTHER MUTUALLY AGREED BY AND BETWEEN THE PARTIES THAT ALL PROVISIONS OF said Note and Mortgage shall remain unchanged and in full force and effect for and during said extended period except only as herein specifically modified, and further that in the event of default in the payment of principal or interest due under said Note as herein modified, or in the event of failure to perform any and all of the agreement contained in said Mortgage as herein modified, the entire amount of unpaid principal and interest shall at the option of the holder thereof become immediately due and payable without notice or demand; that all the rights and obligations under said Mortgage as modified shall extend to and be binding on the successors and assigns of the parties hereto.

WITNESS the hand _____ and seal _____ of mortgagors, this day and year above written

Samuel Kramer
Samuel Kramer

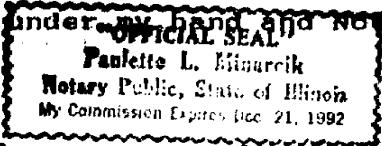
Leslie B. Kramer
Leslie B. Kramer

2300

STATE OF ILLINOIS)
SS.
County of Cook)

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Samuel Kramer and Leslie B. Kramer who are personally known to me to be the same persons whose names subscribe to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed 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 1st day of July 1992



Paulette L. Minarcik
NOTARY PUBLIC

ATTEST:

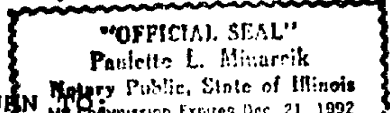
BY: James E. Drennen
Vice President

BY: Karen Freeman
Loan Officer

STATE OF ILLINOIS)
SS.
COUNTY OF Cook)

I, the undersigned a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that James E. Drennen of Heritage Bank Crestwood and Karen Freeman of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Loan Officer 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 Loan Officer then and there acknowledged that he as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument a his 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.

GIVEN under my hand and notarial seal, this 1st day of July 1992



Paulette L. Minarcik
NOTARY PUBLIC

RETURN TO:
Heritage Bank Crestwood
13500 S. Cicero Ave.
Crestwood, Il. 60445
Loan #1000781

THIS DOCUMENT WAS PREPARED BY:
Paulette Minarcik

RECORDING # 23.00
92956830 #
SUBTOTAL 23.00
CHECK 23.00