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MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of December 23, 1991 between Timothy F. Trezzo, Nina M. Trezzo, Daniel S. Martin and Linda M. Martin ("Borrowers") and First Illinois Bank of Evanston, N.A. ("Bank").

RECITALS

- A. Borrowers are indebted to the Bank in the principal amount of Seventy Five Thousand and No/100 (\$ 75,000.00) as evidenced by a Secured Term Note ("Note") dated as of August 9 , 1991, which Note is secured in part by a Mortgage, Security Agreement and Financing Statement ("Mortgage") and an Assignment of Rents applicable to the property commonly known as 2628 Potomac, Chicago, Illinois, legally described hereto per the attached Exhibit "A", which documents were recorded with the Cook County Recorder of Deeds on August 30, 1991 as Document Nos. 91449841 and 91449842 respectively.
- C. Borrowers have requested an increase of the Note and Mortgage from Seventy Five Thousand and No/100 (\$75,000.00) to One Hundred Twenty Five Thousand and No/100 (\$125,000.00) and Bank is willing to grant such increase pursuant to the terms and provisions of this Agreement and the Secured Term Note dated December 23, 1991 in the principal amount of One Hundred Twenty Five Thousand & No/100 (\$125,000.00) ("Replacement Note").

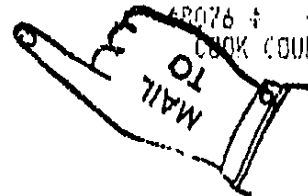
NOW THEREFORE, in consideration of the above Recitals, the parties hereto do hereby acknowledge and agree as follows:

- 1. Borrowers do hereby acknowledge that the Mortgage, Assignment of Rents and other applicable Security Documents are in full force and effect.
- 2. The Mortgage, Assignment of Rents and other Security Documents are hereby modified to provide that such instruments are also granted as collateral Security for repayment of the Replacement Note.
- 4. In all other respects, the Mortgage , and other applicable Security Documents are hereby ratified and reaffirmed.

This document was prepared by and should be returned to:
First Illinois Bank of Evanston, N.A.
Attention: Douglas W. Dancer
800 Davis Street
Evanston, Illinois 60204

DEPT-01 \$25.50
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COOK COUNTY RECORDER

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Dated at Evanston, Illinois as of the date first above written.

Timothy F. Trezzo
 Timothy F. Trezzo
Nina M. Trezzo
 Nina M. Trezzo
Daniel S. Martin
 Daniel S. Martin
Linda M. Martin
 Linda M. Martin

First Illinois Bank of Evanston, NA

Douglas W. Dancer
 DOUGLAS W. DANCER
 ASSISTANT VICE PRESIDENT
 [Notary Seal: Notary Public, Cook County, State of Illinois, My Commission Expires 12/31/91]

State of Illinois
County of Cook

I, Betty S. London, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Douglas W. Dancer, Asst. Vice President of First Illinois Bank of Evanston, N.A., personally appeared before me in person and acknowledge that he signed the foregoing instrument as his free and voluntary act, and as the free and voluntary act of said Bank, not personally but as Trustee aforesaid, as caused the corporate seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 23rd day of December, 1991.

Betty S. London
 Notary Public

State of Illinois
County of Cook

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I, undersigned, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Timothy F. Trezzo, Nina M. Trezzo, Daniel S. Martin and Linda M. Martin, personally appeared before me and acknowledge that they signed the foregoing instrument as their free and voluntary act, for the ~~uses and purposes~~ uses and purposes therein set forth.

OFFICIAL SEAL
 DOUGLAS W. DANCER
 Notary Public, Cook County
 State of Illinois
 My Commission Expires 4/3/93

Douglas W. Dancer
 Notary Public

Given under my hand and seal this 23rd day of December, 1991.

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EXHIBIT "A"

LOT 37 IN BLOCK 4 IN HUMBOLDT PARK RESIDENCE ASSOCIATION
SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 39
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
COOK COUNTY, ILLINOIS.

PIN # 16-01-223-034

PROPERTY ADDRESS: 2628 West Potomac
Chicago, Illinois

Property of Cook County Clerk's Office

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