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LOAN AND MORTGAGE MODIFICATION AGREEMENT

This Agreement is made and entered into this 1st day of February, 1992 by, between and among MICHAEL J. ZASIEBIDA and SHEILA M. ZASIEBIDA and ALGONQUIN STATE BANK AS TRUSTEE UNDER TRUST #1153 (hereinafter referred to as Mortgagor) and Algonquin State Bank (hereinafter referred to as Bank) for the purpose of modifying the payment amount, interest rate and term of a certain note dated September 19, 1991 secured by a certain Trust Deed September 19, 1991 and recorded as Document 91511899 affecting the following described property:

Lot 15 in Lake Arlington Towne Unit 2, being a subdivision of the Southeast quarter of Section 16, Township 42 North, Range 11 East of the Third Principal Meridian, according to the Plat thereof recorded July 29, 1966 as Document 86322990, in Cook County, Illinois.

The parties intend to modify the payment amount, interest rate, term, and intend to ratify all other terms, provisions, covenants, promises and agreements of the note and mortgage. The balance of the loan is ONE HUNDRED FORTY THOUSAND AND 00/100 (\$140,000.00).

The original interest rate was: 8.75%
The original payment amount was: \$1,242.99
The original maturity date was: October 1, 2021

The new interest rate shall be: 7.5%
The new payment amount shall be: \$1,297.82
The new maturity date shall be: February 1, 2007

The payment date of the 1st of every month shall remain the same.

In all other respects not inconsistent with this modification, including specifically but not limited to the waiver of homestead and/or redemption right as contained in the aforesaid mortgage, the aforesaid mortgage is ratified and reaffirmed.

Michael J. Zasiiebida 92212435
Michael J. Zasiiebida

Sheila M. Zasiiebida
Sheila M. Zasiiebida

ALGONQUIN STATE BANK AS TRUSTEE
UNDER TRUST #1153

BY: [Signature]
Trust Officer

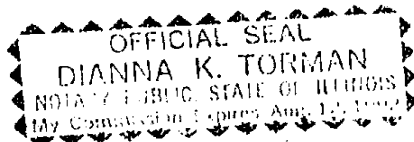
ACCEPTED:
ALGONQUIN STATE BANK

BY: [Signature]

TITLE: [Signature]

State of Illinois)
) SS
County of McHenry)

The undersigned, a notary public in and for said county, hereby certifies that Michael J. Zasiiebida and Sheila M. Zasiiebida and _____ Trust Officer personally known to me, appeared before and acknowledged that they signed, sealed and delivered the aforesaid instrument as their free and voluntary act, for uses and purposes set forth therein, including the waiver of homestead rights.



[Signature]
Notary Public

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