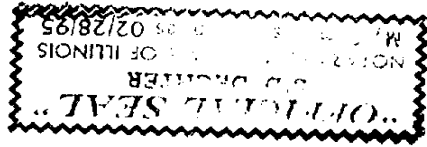


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JANUARY

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ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is a part of the Security Instrument, dated 11/11/92, and is incorporated into and shall be deemed a part of the Security Instrument. The Mortgage Document, Loan Agreement and the Security Instrument are referred to as the "Security Instrument".

CREDIT FEDERAL BANK FOR SAVINGS

The address of the lender is: 1000 North Dearborn Street, Chicago, Illinois 60610. The address of the borrower is: 1000 North Dearborn Street, Chicago, Illinois 60610.

PROPERTY: 1000

Modification: The terms of the Security Instrument, and agreement made in the Security Instrument, Borrower and Lender are hereby amended as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The interest rate on the loan shall be the Prime Rate plus 1.00%. The Prime Rate shall be the rate published in the Wall Street Journal on the day of the monthly payment. The interest rate shall be adjusted on the 1st day of the month every 12 months.

The interest rate shall be based on a national rate index called the "Index". The Index is the rate published in the Wall Street Journal on the day of the monthly payment.

The Index is the National Monthly Median Cost of Funds published in the Wall Street Journal on the day of the monthly payment.

NATIONAL MONTHLY MEDIAN COST OF FUNDS

The interest rate on the loan shall be the Index plus 1.00%. The interest rate shall be adjusted on the 1st day of the month every 12 months.

The interest rate shall be based on a national rate index called the "Index". The Index is the rate published in the Wall Street Journal on the day of the monthly payment.

B. LOAN CHARGES

The interest rate on the loan shall be the Index plus 1.00%. The interest rate shall be adjusted on the 1st day of the month every 12 months.

The interest rate shall be based on a national rate index called the "Index". The Index is the rate published in the Wall Street Journal on the day of the monthly payment.

C. PRIOR ITEMS

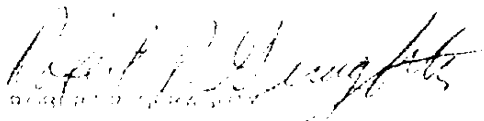
The interest rate on the loan shall be the Index plus 1.00%. The interest rate shall be adjusted on the 1st day of the month every 12 months.

D. TRANSFER OF THE PROPERTY

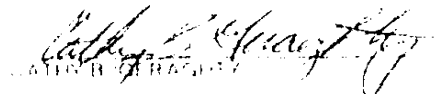
The interest rate on the loan shall be the Index plus 1.00%. The interest rate shall be adjusted on the 1st day of the month every 12 months.

The interest rate shall be based on a national rate index called the "Index". The Index is the rate published in the Wall Street Journal on the day of the monthly payment.

By signing this Rider, Borrower agrees to all of the above.


Robert J. Bruggs
Assistant to the Lender

(Seal)
Borrower


Cathy L. Stewart
Lender

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

This Rider, when attached to the Security Instrument, shall be deemed a part of the Security Instrument. Borrower and Lender and Borrower do not otherwise agree in writing, the fact in law.

ADJUSTABLE RATE LOAN RIDER (SHORT FORM) UNIFORM INSTRUMENT

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1-24-92 12:00 PM

ASSUMPTION RIDER TO MORTGAGE

DATED THE 24TH DAY OF JANUARY, 1992 BETWEEN LENDER,

CRAIG FEDERAL BANK FOR SAVINGS AND BORROWER,
ROBERT GERAGHTY AND CATHY GERAGHTY HUSBAND AND WIFE

WHEREAS, the terms to the contrary contained in the mortgage to which this Rider is attached, and Borrower agree that the loan secured by the mortgage, shall be assumable by a third party, to be referred to as the *new loan*, only upon the express conditions as set forth herein.

Borrower shall and submit to Lender a completed application for a *new loan* for the amount of the then outstanding principal balance and franchise interest in addition to the amount and otherwise comply with Lender's loan policy.

The *new loan* shall be made at the same rate as to the franchise interest in the amount of not more than three percent (3%) of the outstanding principal balance of the loan for and in consideration of allowing franchise to assume *new loan*.

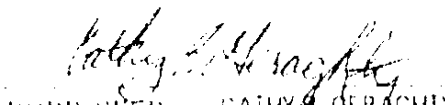
In executing the foregoing, the franchise and the property must qualify for a loan pursuant to Lender's standard underwriting criteria before Lender shall be obligated to permit assumption of the above described loan.

All of the other terms of the above described note and mortgage will remain in full force and effect.

The value of subject property must be at least as much at time of assumption as it was when loan was originally made. Such value is to be determined by taking the lesser of the purchase price (if applicable) or appraisal value. The appraisal value shall be determined by Lender in its reasonable judgment and by an appraisal performed by an appraiser approved by Lender in its sole discretion. Lender at its option, may require that the above mentioned appraisal be performed at Borrower's expense irrespective of any other appraisal assessed by Lender.

IN WITNESS WHEREOF, Borrower has executed this Rider the 24th day of JANUARY, 1992.


BORROWER ROBERT GERAGHTY


BORROWER CATHY GERAGHTY

BORROWER

BORROWER

BORROWER

BORROWER

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