

LOAN AND MORTGAGE EXTENSION AGREEMENT

WHEREAS, First Midwest Bank/Illinois, N.A.

(hereinafter referred to as "Bank") loaned to the undersigned, Kris Flowers & Gardens, Inc.

(hereinafter referred to as "Borrower") the sum of \$ up to \$50,000.00, as evidenced by Note dated 12/26/89, which loan and indebtedness and all future discretionary and mandatory loans and advances was and is secured by Mortgage or Trust Deed of even date therewith recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 90021924 9052891 on the real estate described on the reverse side hereof; and

*Note is an open-end line of credit

WHEREAS, said loan was and is payable September 6, 1990 and subsequently March 5, 1991, on which date the full unpaid balance thereof is payable in full, which payment includes principal and interest at the rate of ** % per annum; and **Highest Wall Street Journal Prime plus 2.00%

WHEREAS, the unpaid balance on said Note and indebtedness as of the date hereof is stipulated to be \$ 20,500.00 (Disbursed); and 29,500.00 (Undisbursed)

WHEREAS, the parties now desire to modify and extend the terms of payment of said Note and to continue and extend the same said Mortgage or Trust Deed.

\$23.00
TRAN 3587 04/22/92 09:13:00
#1453 E *92-267819
COOK COUNTY RECORDER

Now, therefore, for \$10.00 in hand paid and other good and valuable consideration, the sufficiency and receipt whereof are hereby acknowledged, the parties agree that said loan, Note, indebtedness, and the lien of said Mortgage or Trust Deed are modified and extended as follows:

The said unpaid balance of said loan, Note, and indebtedness shall hereafter be payable on March 5, 1991 at the rate of *** % per annum, on which date the entire unpaid balance of principal and interest and any other indebtedness arising out of the terms of said Note and/or Mortgage or Trust Deed, together with any other discretionary or mandatory future advances shall be due and payable in full. The lien of said Mortgage or Trust Deed is correspondingly extended until payment thereof is made in full as aforesaid. *** Highest Wall Street Journal Prime rate plus 2.00%

It is further agreed and understood that all terms and conditions of said loan, Note, Mortgage or Trust Deed, and any other documents relating thereto shall remain in full force and effect as originally signed and executed except to the extent specifically modified hereunder.

Dated this 5th day of March, 1991

FIRST MIDWEST BANK/ILLINOIS, N.A.

KRIS' FLOWERS & GARDENS, INC.

By: Steven P. Jamnik, A-VP

BY: Stephen E. Janus
Stephen E. Janus President

ATTEST:
Louis Ann [Signature]

Stephen E. Janus
Stephen E. Janus
Catherine A. Janus
Catherine A. Janus

Prepared by and
MAIL TO: First Midwest Bank/Illinois, N.A.
Attn: Steven P. Jamnik
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