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MODIFICATION AGREEMENT

This Note and Mortgage Modification Agreement (the "Agreement") is made as of the 15th day of March, 1992 by AMALGAMATED TRUST AND SAVINGS BANK as Trustee under Trust Agreement dated February 7, 1975 and known as Trust 2810, and not personally, ("Borrower") and NBD BANK EVANSTON, N.A., A National Banking Association ("NBD"):

WITNESSETH:

WHEREAS, NBD has loaned ONE MILLION SEVEN HUNDRED FIFTY THOUSAND and 00/100 (\$1,750,000.00) DOLLARS to Borrower (the "Loan"); and,

WHEREAS, the Loan is evidenced by a Note dated May 4, 1990, made by Borrower in the principal amount of ONE MILLION SEVEN HUNDRED FIFTY THOUSAND 00/100 DOLLARS (\$1,750,000.00) (the "Note"); and,

WHEREAS, the Note is secured by a Mortgage dated May 4, 1990, made by Borrower and recorded May 10, 1990, as Document Number 90-218070 in the Office of the Recorder of Deeds of Cook County, Illinois (the "Mortgage"), which Mortgage encumbers the property described in Exhibit "A" attached hereto (the "Property"); and,

WHEREAS, the Borrower has requested and NBD has agreed to modify the terms and conditions of the Note and Mortgage in accordance with the terms and conditions herein contained:

NOW, THEREFORE, in consideration of the foregoing and for other good and valuable consideration, the receipt of which is hereby acknowledged, Borrower and Trustee and NBD agree as follows:

1. The date, May 15, 1995, the original maturity of the Note remains the same.

2. Notwithstanding any provisions of the Note which may be or appear to be to the contrary, from and after the date of this Agreement until the full amount of the principal indebtedness evidenced by the Note becomes due, whether by acceleration or otherwise, the Note shall bear interest at an annual rate of NBD's PRIME PLUS 1%, FLOATING (P+1%) percent; provided, however, that any payment of principal or interest which is not paid when due, whether by acceleration or otherwise, shall bear interest on the principal balance outstanding at the same rate for the exact days you have the money.

3. Notwithstanding any provisions of the Note which may be or appear to be to the contrary, from and after the date of this Agreement and continuing until the full amount of the principal indebtedness evidenced by the Note becomes due, whether by acceleration or otherwise, the monthly payment of principal and interest to be paid by Borrower under the Note shall be THIRTEEN THOUSAND FIVE HUNDRED THIRTY NINE and 79/100 (\$13,539.79) Dollars with the first such payment being due April 15, 1992. Thereafter, payments will adjust monthly as NBD's Prime Rate changes, whereby the loan will continue to amortize over the original thirty year amortization.

4. The Borrower hereby acknowledges that, as of the date of this Agreement, the outstanding principal balance owed under the Note is ONE MILLION SEVEN HUNDRED THIRTY FIVE THOUSAND FIVE HUNDRED NINETY NINE and 75/100 (\$1,735,599.75) Dollars and there is no outstanding interest owed under the Note.

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T#1010 TRAH 1387 05/06/92 12:26:0
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COOK COUNTY RECORDER

\$ 29.50

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5. As used in the Note and Trust Deed, the terms "Note" and "Mortgage" shall mean and include each of said instruments, respectively, as supplemented and modified by this Agreement.

6. As supplemented and modified hereby, each of the Note and Mortgage is hereby ratified, adopted and confirmed.

IN WITNESS WHEREOF, the parties have executed or caused this Agreement to be executed by their duly authorized representatives as of the day and year first written above.

AMALGAMATED TRUST AND SAVINGS BANK,
as Trustee under Trust Agreement
dated February 7, 1975 and known as
Trust No. 2810

Signature of Trustee

ATTEST:

The terms and conditions recited in this instrument to the extent they are not subject to the provisions of the Trust Agreement attached hereto as Exhibit A.

LAKEVIEW PARTNERS, an Illinois Ltd.
Partnership, Beneficiary

ROBERT F. BUFORD, Guarantor

NBD BANK EVANSTON, N.A.

D. M. V. White
By: _____
Its: Assistant Vice President

ATTEST:

Mary Pat Kurega
By: _____
Its: Assistant Secretary

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, DAVID J. O'KEEFE, a Notary Public in and for said County and State, do hereby certify that the above named LISA V. CALLAHAN and MARY PAT KERRIGAN of NBD BANK EVANSTON, N.A., personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such ASSISTANT VICE-PRESIDENT and ASSISTANT SECRETARY respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 15TH day of MARCH, 1992.

David J. O'Keefe
Notary Public

" OFFICIAL SEAL "
DAVID J. O'KEEFE
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 10/28/95

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, DAVID J. O'KEEFE, a Notary Public in and for said County and State, do hereby certify that the above named ROBERT J. BUFORD and _____ of said, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such PRESIDENT OF GENERAL PARTNER and GUARANTOR respectively, appeared before me this day in person, and acknowledged that they signed and delivered said instrument as their free and voluntary act of said Company for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 15TH day of MARCH, 1992.

David J. O'Keefe
Notary Public

" OFFICIAL SEAL "
DAVID J. O'KEEFE
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 10/28/95

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, _____, a Notary Public in and for said county and state, do hereby certify that _____ and _____, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____, 19____.

Notary Public

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EXHIBIT "A"

LEGAL DESCRIPTION

PARCEL 1:

Lots 2, 3 and 6 (except the Westerly 50 feet of said Lots 2, 3 and 6 and except the Easterly 61 feet of said Lot 6) in the Circuit Court partition of Lots 6 and 9 in Block 8 in Hundley's Subdivision of Lots 3 to 21 and 33 to 37 in Pine Grove, a subdivision of fractional Section 21, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2:

The Easterly 114 feet of the Westerly 164 feet of Lot 8 in Block 8 in Hundley's Subdivision aforesaid, in Cook County, Illinois.

PARCEL 3:

Easement for ingress and egress for the benefit of Parcel 1 (except the Easterly 11 feet of that portion of Lot 6) over and upon the North 9 feet 3 inches of the West 50 feet of Lot 2 in the Circuit Court partition of Lots 6 and 9 in Block 8 aforesaid created by grant dated March 5, 1923 and recorded March 28, 1923 as document no. 7858102, made by Martin Grosby to Samuel A. Cohn and S. Leo Steif, all in Cook County, Illinois.

PIN: 14-21-109-010, Vol. 485

ADDRESS: 632-44 W. Addison Chicago, IL 60657

THIS INSTRUMENT PREPARED BY:
NBD BANK EVANSTON, N.A.
1603 ORRINGTON AVENUE
EVANSTON, ILLINOIS 60204
CHARETTE GO

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RIDER ATTACHED TO: Modification Agreement
DATED: 3/15/92

This instrument is executed by **AMALGAMATED TRUST & SAVINGS BANK**, not personally, but as Trustee as aforesaid, in the exercise of power and authority conferred upon and vested in said Trustee as such, and it is expressly agreed that nothing herein contained shall be construed as creating any liability on said **AMALGAMATED TRUST & SAVINGS BANK** in its individual corporate capacity to pay any indebtedness accruing thereunder, or with respect to any warranty or representation contained in this instrument, or to perform any covenant, either express or implied, herein contained, including but not limited to warranties, indemnifications, and hold harmless representations in said document all such liability, if any, being expressly waived by the parties hereto and by every person now or hereafter claiming any right or interest hereunder, and as so far as said Trustee is concerned, the owner of any indebtedness or right accruing under said document shall look solely to the premises described therein for the payment or enforcement thereof, it being understood that said, **AMALGAMATED TRUST & SAVINGS BANK** as Trustee merely holds legal title to the premises described therein and has no control over the management thereof or the income therefrom, and has no knowledge respecting any factual matter with respect to said premises, except as represented to it by the beneficiary or beneficiaries of said trust. In the event of conflict between the terms of this rider and of the agreement to which it is attached, on any questions of apparent liability or obligation resting upon said trustee, the provisions of this rider shall be controlling.

AMALGAMATED TRUST & SAVINGS, NOT INDIVIDUALLY, BUT AS TRUSTEE UNDER TRUST NO. 2870

BY: Michelle Holstrom
VICE PRESIDENT

ATTEST: Edwina S. Hayward
ASSISTANT SECRETARY

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 Michelle Holstrom, VICE PRESIDENT, of AMALGAMATED TRUST & SAVINGS BANK, and Edwina S. Hayward, ASSISTANT SECRETARY, of said banking corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Secretary, respectively, appeared before me this day, in person, and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said banking corporation, as Trustee, for the uses and purposes therein set forth; and the said Assistant Secretary did also then and there acknowledge that she, as custodian of the corporate seal of said banking corporation, did affix the said corporate seal of said banking corporation to said instrument as her own free and voluntary act, and as the free and voluntary act of said banking corporation as Trustee for the uses and purposes herein set forth.

GIVEN UNDER MY HAND AND NOTARIAL SEAL

THIS 9th DAY OF April, 1992

BY: Renata Fortun
NOTARY PUBLIC



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