#### SECOND MODIFICATION AND EXTENSION AGREEMENT (ILLINO'S)

This Indenture, made this 21th day of February, 1993, by and between Cole Taylor Bank, the mortgagee under the mortgage hereinafter described, and Armand S. Donian and Verna D. Bezazian, as Trustees under the provisions of a Trust Agreement dated July 29, 1976, representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

#### WITNESSETH:

1. The parties hereby agree to modify the time of payment of the indebtedness decidenced by the revolving note in the amount of \$150,000.00, of the Owner, dated february 21, 1991, secured by a mortgage recorded March 6, 1991, in the office of the Registrar of Titles of Cook County, Illinois, as Document No. 3947792 and redified pursuant to a Modification and Extension Agreement dated February 21, 1292 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois in April 9, 1992 as Document No. 92243601, conveying to Cole Taylor Bank certain real estate in Cook County, Illinois described as follows:

ALL OF LOT FIFTY TWO (52) FLL OF LOT FIFTY THREE (53), ALL OF LOT FIFTY FOUR (54), THE EAST FOR (4) FEET OF LOT FIFTY FIVE (55) IN REINBERG'S NORTH CHANNEL SUBLIVISION ON THE SOUTHWEST QUARTER (1/4) OF THE FRACTIONAL SOUTHWEST QUARTER (1/4) OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIR) PRINCIPAL MERIDIAN, LYING SOUTH OF THE INDIAN BOUNDARY LINE, IN THE COUNTY OF COOK AND STATE OF ILLINOIS.

Commonly known as: 3132 W. Devon Avenue, Chicago, IL

Permanent Index No.: 10-36-320-031-0000 10-36-320-032-0000

10-36-320-033-0000 10-36-320-030-0000

- 2. The amount remaining unpaid on the indebtedness is \$155,000.00.
- 3. Said remaining indebtedness of \$150,000.00 shall be paid or or before February 21, 1994 ("Maturity") with interest thereon payable at the per annum rate equal to the Prime Rate plus One percent (1%) (the "INTEREST RATE") as defined in the Secured Installment Note dated February 21, 1993. Interest after default or maturity shall be payable at the per annum rate equal to Four Percent (4.0%) plus the aforesaid INTEREST RATE. Said indebtedness shall be payable in installments as defined in the Secured Installment Note dated February 21, 1993, payable at the office of Bank, and the Owner, in consideration of such extension and/or modification, promises and agrees to pay the principal sum secured by said mortgage as and when therein provided, as hereby extended and/or modified, and to pay interest thereon as indicated herein. If the aforesaid interest rate refers to "Prime" or "P", such term shall mean the rate of interest established from time to time by Bank as its Prime rate, as shown on the books and records of Bank, which rate will fluctuate from time to time with or without notice to anyone. The aforesaid indebtedness is evidenced by a Secured Installment Note of Owner dated Pebruary 21, 1993, and such Secured Installment Note shall be secured by the aforesaid mortgage as herein modified or extended.

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Cole Taylor Bank Page 2

4. This agreement is supplementary to said mortgage. All of the provisions thereof and of any promissory note hereinbefore described, including all provisions concerning default and Bank's right to accelerate the maturity of all principal, interest and other amounts due thereunder, remain in full force and effect unless herein expressly modified. Owner agrees to perform all covenants of the grantor or grantors in said mortgage. The provisions of this agreement shall inure to the benefit of any holder of any promissory note described herein, and shall bind the heirs, personal representatives and assigns of Owner. If Owner is two or more persons, their liability hereunder shall be joint and several.

IN WITNESS WHERPOF, the parties hereto have signed, sealed and delivered this agreement the day and year first above written.

Armand 8. Donian and Vorna D. Bezazian, as Trustees under the provisions of a Trust Agreement dated July 29, 1976.

П.,,

Cole Taylor\_Bai

Harold A. Chmiel Vice President

Attest:

Rv:

ly: Alamond Alchelle

Donne L. Danixa Back Mica President

Verna D. Bezazina, Trustee

This instrument was prepared by:

Bea Trenier

Colé Taylor Bank

4400 Oakton Street

Skokie, Illinois 60076

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Cole Taylor Bank			
Page 3	,, .		
STATE OF ILLINOIS )			
county of cook }			
COUNTY OF COOK			
I,			
a Notary Public in and for said Coun	ty in the State afo	resald, DO HERE	BY CERTIFY
that Armand S. Donian and Verna D. Be	zazian, Trustees un	der Trust Agree	ment dated
July 29, 1976, personally known to subscribed to the foregoing instruments	emad ent ed of em	persons whose   velv.appeared	hefore me
this day in person and acknowledge	d that they signed	, and delivered	the said
instrument as their own free and vol	untary act, for the	uses and purpose	es therein
set forth.			
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FRED J MEYER			
NOTARY PUBLIC. STATE OF ILL INDIS.	In a	herend	
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	Notary	Public	
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My commission expires			
	<i>G</i> ,		93492182
	70x.		JUNDA
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	Cole Taylor Bank	· · · · · · · · · · · · · · · · · · ·	<del></del>
	Skokis, Illinois		
		///	
		17	
I undersigned, a Notary Public in an	d for said County a	nd State, hereb	y certify
that <u>Harold A. Chmiel</u> , <u>Vice Presiden</u> <u>Assistant Vice President</u> of sald	Enny normanally k	nk, and <u>poina L</u>	+ be same
persons whose names are subscribed	to the foregoing i	nstrument as 30	ich Vice
President and Assistant Vice Presi	dent appeared befo	re me this day	n person
and acknowledged that they signed and	delivered said inst	trument as their	om free
and voluntary act, and as the free a	nd volunatry act of	said Bank, for	the uses
and purposes therein set forth; and	the said Harold A.	<u>Chmiel</u> there	and there
acknowledged that _he affixed the c_own free and voluntary act and as t	he free and volunts	rv act of maid	Bank, for
the uses and nurnoses therein set fo	eth.		_
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<u>1993</u> .		/	
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