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INSTALLMENT NOTE AND TRUST DEED MODIFICATION AGREEMENT

This agreement made as of June 1, 1993 by and between First Colonial Trust Company as Trustee under Trust Agreement dated April 4, 1988 and known as Trust Number 5063 and not personally, (hereinafter called "Borrower") and; Avenue Bank and Trust Company of Oak Park (hereinafter called "Trustee"); Irving Wolfson and Etta Wolfson (hereinafter called "Guarantors"); and All American Bank of Chicago, an Illinois Corporation, (hereinafter called the "Bank")

DEPT-01 RECORDINGS \$25.50
 T80011 TRAM 5344 07/01/93 09:46:00
 \$1303 \$ *-93-505463
 COOK COUNTY RECORDER

Witnesseth:

Whereas, the Bank is the owner and holder of a certain Installment Note (hereinafter called the "Note") in the original principal amount of One Hundred Eighty Thousand and no/100ths Dollars (\$180,000.00) from the Borrower dated May 2, 1988 payable to the order of hearer and;

Whereas, the Note is secured by a Trust Deed in the amount of One Hundred Eighty Thousand and no/100ths Dollars (\$180,000.00) dated May 2, 1988 and recorded May 18, 1988 in the office of the Recorder of Cook County, Illinois, as document number 88212575 on premises located in the City of Chicago, County of Cook, State of Illinois and legally described as follows:

Lots 5, 6, 7, 8 and 9 in Block 1 in James Pease's First Irving Park Boulevard Addition, a subdivision of the north half of the east half of the north east quarter of the north east quarter of section 23, township 40 north, range 13, east of the third principal meridian in Cook County, Illinois.

Commonly Known As: 3221-25 W. Irving Park Rd., Chicago, IL
 Permanent Tax Index Number: 13-23-207-003 Lots 5 and 6, 13-23-207-002
 Lots 7 and 8 and 13-23-207-001 Lot 9

Whereas, the Note and Trust Deed are due and payable as of June 1, 1993 and;

Whereas, the interest rate on the Note is Nine (9.00%) Percent, per annum and;

Whereas, the Guarantors are obligated to make monthly installments of principal and interest in the amount of One Thousand Eight Hundred Twenty Five and 68/100 Dollars (\$1,825.68) on the Note based on a fifteen (15) year amortization (hereinafter called the "Amortization Term") and;

Whereas, the principal balance outstanding on the Note as of June 1, 1993 is \$144,670.54 and;

Whereas, the Guarantors have requested that the Bank extend the maturity date of the Note and Trust Deed to September 17, 1993 and;

Whereas, the Guarantors have requested that they be required to make payments of interest only monthly and;

Whereas, the Guarantors have requested that the interest rate charged on the Note be reduced to Eight and One-Half percent (8.50%) per annum and;

Whereas, the Bank has agreed to extend the maturity date of the Note and;

Whereas, the Bank has agreed to require that the Guarantors make interest only payments on the Note and;

Whereas, the Bank has agreed to reduce the interest rate charged on the Note:

Now Therefore, in consideration of Thirty Five and no/100 Dollars (\$35.00) and other good and valuable consideration, receipt of which is hereby acknowledged and, in further consideration of the mutual promises contained herein, Borrower, Guarantor and Bank agree as follows:

1. The maturity date of the Note and Trust Deed is hereby extended to September 17, 1993.
2. The interest rate charged on the Note as of the date hereof shall be equal to Eight and One-Half Percent (8.50%) per annum.
3. Borrower is obligated to make payments of interest only on the Note beginning July 1, 1993 and continuing on the first day of each month thereafter to and including the new maturity date.
4. All other terms, promises and conditions of the Note and Trust Deed modified hereby are hereby confirmed.
5. This Modification Agreement shall be attached to and made a part of the Note and Trust Deed.
6. The Borrower warrants that the Note and Trust Deed as modified hereby are valid, binding and enforceable according to these terms.

SERVICES & R6-1687

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Handwritten initials or signature.

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In witness whereof, this Modification Agreement has been executed as of the day and year first above written.

Accepted and acknowledged this 1st day of June, 1993

All American Bank of Chicago

SEE RIDER ATTACHED AND MADE A PART THEREOF
First Colonial Trust Company as Trustee
as aforementioned

By: [Signature]
Joseph G. Glab
Senior Vice President

By: [Signature]
Ronald L. Jansen, Sr. Vice President

Attest: [Signature]
Norma J. Haworth, Land Trust Officer

Attest: [Signature]
Diego A. Mangawan
Vice President

Avenue Bank and Trust Company of Oak Park
(Trustee)

By: [Signature]

Consent:

By: [Signature]
Irving Wolfson, Guarantor

Avenue Bank Trust Company of Oak Park
(Trustee)

By: [Signature]

By: [Signature]
Etta Wolfson, Guarantor

State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for said County in the State of aforesaid, DO HEREBY CERTIFY, that Ronald L. Jansen of First Colonial Trust Company f/k/a Avenue Bank & Trust Company of Oak Park, and Norma J. Haworth, of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Sr. Vice Pres. and Land Trust Officer 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 corporate seal of said company to said instrument as his own free and voluntary act, and as the free and voluntary act of said company, as Trustee, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 24th day of June, 1993.

OFFICIAL SEAL
JUNE M. STOUT
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/17/96
[Signature]
Notary Public

State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that Irving Wolfson and Etta Wolfson, his wife personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 22nd day of June, 1993.

OFFICIAL SEAL
UTTA C. BLOMGREN
Notary Public, State of Illinois
Commission Expires 5/21/97
[Signature]

[Signature]
Notary Public
My commission expires 5/21/97

This document is executed by First Colonial Trust Company, not personally by a Trustee as agent, in the exercise of the power and authority conferred upon and vested in said Trustee as such, and it is expressly understood and agreed that nothing in said document contained shall be construed as creating any liability on said Trustee personally to pay any such claims arising thereunder, or to perform any covenants, either expressed or implied, including but not limited to, warranties, indemnifications, and liability hereunder, in said document, full and liability, if any, being expressly waived by the parties hereto and their respective successors and assigns, and that the said Trustee is exercising the power of any indebtedness or right arising under said instrument shall look solely to the premises described therein for the payment or enforcement thereof, it being understood that said 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, no any questions of apparent liability or obligation resting upon said Trustee, the responsibility of this rider shall be controlling.

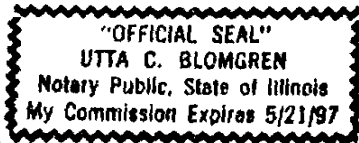
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State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Joseph G. Glab, and Diego A. Mangawan of All American Bank of Chicago, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Senior Vice President and Vice President respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said VICE PRESIDENT Secretary then and there acknowledged that, as custodian of the corporate seal of said Corporation, he did affix said corporate seal to said instrument as his own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

Given under my hand and official seal this 22nd day of June, 1993.



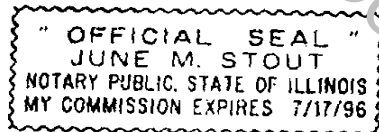
Uttar C. Blomgren
Notary Public

My commission expires: 5/21/97

State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for said County in the State of aforesaid, DO HEREBY CERTIFY, that Ronald G. Thompson of Avenue Bank and Trust Company of Oak Park, and _____, of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and _____ 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 corporate seal of said company to said instrument as his own free and voluntary act, and as the free and voluntary act of said company, as Trustees, for the uses and purposes therein set forth.

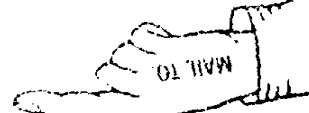
Given under my hand and Notarial Seal this 24th day of June, 1993.



June M. Stout
Notary Public

This document was prepared by and should be mailed to:

Diane M. Chao, All American Bank of Chicago, 3611 N. Kedzie Ave. Chicago, IL 60618



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