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COOK COUNTY RECORDER

MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of April 15, 1993 between American National Bank and Trust Company of Chicago, not personally, but as Trustee under Trust Agreement dated June 1, 1967, and known as Trust No. 25671 ("Trust"), Bank One, Chicago, NA, f/k/a First Illinois Bank of Evanston, N.A. ("Bank") and Archie R. Simmons ("Guarantor").

RECITALS

- WMM 11/6/93
- A. Trust was originally indebted to the Bank in the principal sum of Three Hundred Ten Thousand and No/100 (\$310,000.00) as evidenced by a Mortgage Note ("Note") dated as of March 8, 1988, and increased and reduced from time to time, which Note is secured in part by a Mortgage Security Agreement and Financing Statement ("Mortgage") and Assignment of Rents applicable to the property commonly known as 1615-19 and 1621-23 Simpson Street, Evanston, Illinois legally described on the Exhibit "A" attached hereto which documents were recorded by the Cook County Recorder of Deeds on April 12, 1988, as Document Nos. 88151385 and 88151386, respectively.
 - B. Said indebtedness has been reduced down to its present balance of Two Hundred Eighty Six Thousand Eight Hundred Ninety Two and 87/100 (\$286,892.87).
 - C. Said Note is also secured by a Guaranty of Payment and Performance dated as of March 8, 1988, executed by the Guarantor.
 - D. Trust and Guarantors have requested an extension of the maturity date of the Note from April 15, 1993, until April 15, 1998, and Bank is willing to grant such extension pursuant to the terms and provisions of this Agreement and Mortgage Note dated April 15, 1993, in the principal sum of Two Hundred Eighty Six Thousand Eight Hundred Ninety Two and 87/100 (\$286,892.87) ("Replacement Note").

NOW THEREFORE, in consideration of the above recitals, the parties hereto do hereby acknowledge and agree as follows:

1. Trust and Guarantor do hereby acknowledge that the Mortgage, Assignment of Rents and Guaranty and other applicable Security Documents are in full force and effect.
2. The Mortgage, Assignment of Rents and other Security Documents are hereby modified to provide that such instruments are also granted as collateral security for repayment of the Replacement Note.
3. Guarantor does hereby reaffirm and ratify his Guaranty.

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STATE OF ILLINOIS
CLERK OF THE SUPREME COURT
JUDICIAL CENTER
100 S. WASHINGTON ST.
SPRINGFIELD, ILL. 62762

Property of Cook County Clerk's Office

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In all other respects, the Mortgage and other applicable Security Documents are hereby ratified and reaffirmed.

THIS DOCUMENT WAS PREPARED BY AND SHOULD BE RETURNED TO:

Bank One, Chicago, NA
800 Davis Street
Evanston, IL 60204-0712
Attn: Douglas W. Dancer

DATED AT EVANSTON, ILLINOIS AS OF THE DATE FIRST ABOVE WRITTEN,

American National Bank and Trust Co.
as Trustee aforesaid and not personally.

Bank One, Evanston, NA
By: *[Signature]*
Its: Assistant Vice President

By: *[Signature]*
2ND V.P.
Attest: *[Signature]*
TRUSTEE

By: *[Signature]*
Archie R. Simmons - Guarantor

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This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is mutually understood and agreed that all of the warranties, covenants, representations, commitments, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, inaccuracy, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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STATE OF ILLINOIS)
COUNTY OF COOK)

L. M. SOVIENSKI

I, _____, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Gregory S. Kasprzyk

ASSISTANT SECRETARY

of American National Bank and Trust Company of Chicago

personally appeared before me in person and acknowledged that _____ signed the foregoing instrument as his free and voluntary act, and as the free and voluntary act of said TRUSTEE, not personally but as Trustee aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and seal this JUL 0 8 1992 day of _____, 1992.

L. M. Sovieniski
Notary Public



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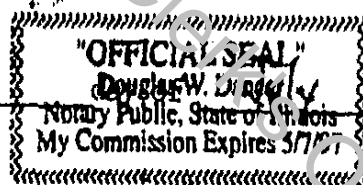
STATE OF ILLINOIS)
COUNTY OF COOK)

I, Douglas W. Dancer, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Forchie Simmons

personally appeared before me and acknowledged that he signed the foregoing instrument as he free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and seal this 6th day of _____, 1992.

Douglas W. Dancer
Notary Public



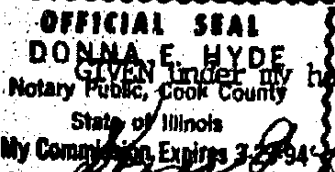
STATE OF ILLINOIS)
COUNTY OF COOK)

I, Undersigned, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Douglas W. Dancer

Asst VP

of Bank One, Chicago, IL

personally appeared before me in person and acknowledged that HE signed the foregoing instrument as his free and voluntary act, and as the free and voluntary act of said Bank, not personally but as Trustee aforesaid, for the uses and purposes therein set forth.



GIVEN under my hand and seal this 12th day of July, 1992.

Donna E. Hyde
Notary Public

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EXHIBIT "A"

LOT 1 IN SIMMONS' CONSOLIDATION OF LOTS 9 AND 10 (EXCEPT THE WEST 68.0 FEET THEREOF AND EXCEPT THE NORTH 1.0 FEET OF SAID LOT 10) IN BLOCK 7 IN PAYNE'S ADDITION TO EVANSTON, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PTN 10-12-421-023

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