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*Proposed By
-title to*

New Asia Bank
222 W. Cermak Road
Chicago, Illinois 60616

Mortgage and Loan Modification Agreement

Note No. 51789-04 Chicago Illinois Cook
City State County

It is hereby agreed that the above note secured by a Mortgage ("Security Instrument") originally dated January 8, 1991 and recorded January 18, 1991, as document number 91029590 is modified and extended to August 31, 1994. All terms and conditions of the original Mortgage Instrument thereto attached is fully incorporated herein and fully ratified as specifically modified by this agreement. The undersigned borrower mortgage, granted and conveyed to new Asia Bank the following described property located in the County of Cook, State of Illinois.

LOT 1 IN BLOCK 3 IN NORTH SHORE CREST SUBDIVISION NUMBER 1, BEING PART OF THE EAST 1/3 OF LOTS 9, 10 AND 11 (EXCEPT THE NORTH 77 FEET OF LOT 9) IN LAUERMAN'S SUBDIVISION OF THE SOUTH 100 ACRES OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P. I. N. 05-28-315-012-0000

Which has the address of 929 Cambridge, Wilmette, Illinois 60091
Street City Zip Code
(Herein "Property Address").

[Signature]
Borrower Date

[Signature] 8/31/93
Borrower Date

23 BANK

AS 89734 DB

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BOX 333

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STATE OF ILLINOIS, COOK County ss:

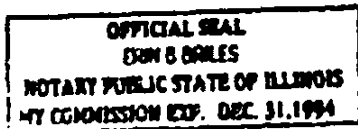
I, ERIN BRILES, a Notary Public in and for said county and state, do hereby certify that BERNARD MICHAEL # GINGER E. RIDINGS, personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 31st day of AUGUST 1993.

My Commission expires:

12-31-94

[Signature]
Notary Public



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