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RETURN TO BOX 43

NBD SKOKIE BANK, N.A.

CREDIT MODIFICATION AGREEMENT

This Modification Agreement is dated as of the 9th day of November, 1993 and is made between Samuel J. Demas and Angeline Demas ("Borrower") and NBD Skokie Bank, N.A., Illinois ("Bank").

UNDERSTANDINGS

A. Borrower executed and delivered to Bank a Credit Mortgage dated March 13, 1993 and (recorded) on March 29, 1993 with the Cook County (Recorder's) Office as Document No. 93-228439 (the "Mortgage") encumbering the following described real property, to wit:

LOT 14 (EXCEPT SOUTH 12 FEET THEREOF) AND LOT 15 (EXCEPT NORTH 15 FEET THEREOF) IN F.A. FRITZE, JR.'S., SUBDIVISION OF THE WEST 3/4 OF THE SOUTH 1/2; AND THE WEST 8 FEET OF THE EAST 1/4 OF THE SOUTH 1/2 OF BLOCK 16, IN JACKSON'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 11 AND THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly Known as: 5010 N. Mozart, Chicago, Illinois 60625

Permanent Index No.: 13-12-307-032

B. The Mortgage secures the indebtedness, obligations and liabilities of Borrower pursuant to a Credit Note with the original maturity of September 13, 1993, dated March 13, 1993, executed and delivered by Borrower and payable to Bank (the "Note").

C. Borrower wishes to extend the maturity on the Note and Mortgage and Bank is willing to do so.

COREY MILLER
INSPECTOR OF THE CLERK OF THE COURT, ILLINOIS

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NOW, THEREFORE, in consideration of the Understandings set forth above and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower and Bank agree as follows:

1. The Maturity of September 13, 1993 as set forth in the Note and Mortgage is hereby deleted and the following maturity inserted in lieu thereof:

January 13, 1994

2. In all other respects, the terms and provisions of the Note and Mortgage shall remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the parties hereto have executed this Credit Modification Agreement as of the day and year first above within.

BANK

BORROWER:

Windsor Bank, PA
BY: [Signature]

Samuel J. Demas
Samuel J. Demas
Angelina Demas
Angelina Demas

ATTEST:

BY: [Signature]
Its:

Property of Cook County Clerk's Office

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Notary for Trustee

STATE OF ILLINOIS, _____ COOK _____ County as:

I, Joseph F. Sochacki, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Betty Pond, Personal Banking Officer of NBD SKOKIE BANK N.A., and George J. Logan, 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 act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the Seal of said Bank, did affix the seal to said instrument as his free and voluntary act and as the free and voluntary act of said Bank as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 3RD day of December, 19 93

[Signature] Notary Public

My Commission Expires: _____

STATE OF ILLINOIS COUNTY OF COOK

"OFFICIAL SEAL" Joseph F. Sochacki Notary Public, State of Illinois My Commission Expires 9/25/97

I, _____, a Notary Public in and for said County in the State aforesaid, do hereby certify that Samuel J. Demas and Angeline Demas, personally know to me to be the same persons whose names 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 own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 3rd day of December, 19 93

[Signature] Notary Public

My Commission Expires: 3/27/97

OFFICIAL SEAL SALLY J WILHELMSON NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. MAR. 27, 1997

11-11-93