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MODIFICATION AGREEMENT

THIS AGREEMENT, made this 17th day of March, 1993 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and DAVID BAUM AND RANDI A. BAUM, his wife, ("Borrower"), WHEREAS:

A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated September 18, 1992 in the principal sum of TWO HUNDRED THOUSAND AND NO/100 DOLLARS Dollars (\$200,000.00).

B. The Note is secured by a Mortgage dated September 18, 1992 and recorded on September 22, 1992 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #92700429 which encumbers the following described real estate:

LOT 1 AND THE WEST 30 FEET OF LOT 2 IN BLOCK 4 IN SAMUEL POLNY'S SUBDIVISION OF BLOCKS 2 TO 5 INCLUSIVE, IN JOHN CULVER'S SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX I D #: 10 12 300 001
Property Address: 2424 Lincoln Street
Evanston, Illinois 60201

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C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is ONE HUNDRED NINETY SIX THOUSAND, EIGHT HUNDRED EIGHTY SIX AND 23/100 DOLLARS (\$196,886.73) such sum is evidenced by the Note and Mortgage.

D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage.

NOW, THEREFORE, the parties, notwithstanding anything contained to the contrary in the Note or mortgage agreed as follows:

1. The per annum interest rate on said Note will change to 7.00% effective April 1, 1993.
2. The monthly principal and interest payment will change to \$1,798.51 effective May 1, 1993 and monthly thereafter until the final payment on October 1, 2007. The payment is based on the scheduled principal balance of \$196,251.75 remaining as of the interest change date and the amortization term of 174 months.
3. Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

5/32/93

REC-01 RECORDING 04/17/93 08:44:00
140000 TRAM 04/17/93 08:44:00
22528 * 264243
COOK COUNTY RECORDS

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Property of Cook County Clerk's Office

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IN WITNESS WHEREOF, the parties have hereunto executed this instrument as of the date first above written.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

BY: [Signature]

ITS: [Signature] President

ATTEST:
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

BY: [Signature]

ITS: [Signature]

STATE OF ILLINOIS)
COUNTY OF COOK) SS

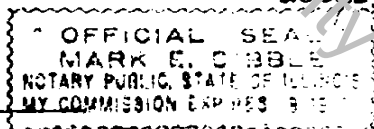
I, MARK E. DIBBLE, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Peggy A. Dileo and Jamie Maloney personally known to me to be the Second Vice President of AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, and personally known to me to be the Vice President of said Bank, and personally known to me to be the same persons whose names are subscribed on the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Peggy A. Dileo and Jamie Maloney of said Bank, they signed and delivered said instrument and caused the corporate seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth.

GIVEN, under my hand and Notarial Seal this 31ST day of March, 1993

[Signature]
Notary Public

My commission expires:

8/19/95



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CONSENT AND ACKNOWLEDGEMENT OF BORROWER

[Signature]
DAVID BRUM

[Signature]
RANDI A. BAUM

STATE OF ILLINOIS)
COUNTY OF COOK) SS

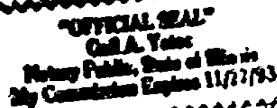
I, GAIL A. JATOS, a Notary Public in and for residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Randi A. Baum and David M. Baum who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN, under my hand and Notarial Seal this 31ST day of March, 1993.

[Signature]
Notary Public

My commission expires:

1/27/95



THIS INSTRUMENT WAS PREPARED BY:
M. Jean Barreyro
American National Bank and Trust Company
33 North LaSalle Street
Chicago, IL 60690