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SECOND MODIFICATION AGREEMENT

This Second Modification of Note and Mortgage (herein after referred to as the "Second Modification Agreement") made this 2nd day of June, 1994 by Peter A. Skinger and Christine H. Skinger, his wife (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Equity Line Agreement dated May 11, 1987 in the amount of Seventy Five Thousand and NO/100 Dollars (\$75,000.00) ("Note"), which is secured by a Mortgage of even date therewith, recorded on June 29, 1987 in the Recorder's Office of Cook County, Illinois as Document Number 87352549 and the First Modification Agreement dated December 2, 1989 and recorded on December 14, 1989 in the Recorder's Office of Cook County, Illinois as Document Number 89596184 and relating to the property legally described as follows:

LOTS 18, 19 AND 20 IN BLOCK 10 IN ARTHUR T. MCINTOSH AND COMPANIES CRAWFORD COUNTRYSIDE UNIT NO. 2, A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 31-15-403-026

DEPT-11 \$23.50
T#0013 TRAN 6512 07/13/94 09:51 00
#7247 #AP #94-610051
COOK COUNTY RECORDER

Also known as: 4009 W. 204th St., Matteson, IL

Whereas, Mortgagor and Mortgagee have agreed to enter into this Second Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Note, Mortgage and First Modification Agreement shall be and are hereby modified as follows:

1. The maturity date of May 11, 1994, as reflected in the Note, is hereby changed to May 11, 1999.
2. The annual fee of \$20.00 as reflected in the Line of Credit Agreement, and waived in the First Modification Agreement, is hereby reinstated and increased to \$25.00. It will be waived until May 1995.
3. Except for the modifications stated hereinabove, the Note, Mortgage and First Modification Agreement, are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first above written.

FIRST NATIONAL BANK

By: Judy Blucorn
Its: Loan Servicing Officer

Peter A. Skinger
Peter A. Skinger
Christine H. Skinger
Christine H. Skinger

ATTEST:
[Signature]
By: [Signature]
Its: Retail Lending Manager

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First National Bank
100 First National Plaza
Chicago, Illinois 60641

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Property of Cook County Clerk's Office

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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 Peter A Skima and Christine H. Skogel 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, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 2 day of June, 1994.

Shari Hooton
Notary Public
SHARI HOOTON
COOK COUNTY
Notary Public, State of Illinois
My Commission Expires 9-25-95

My Commission expires 9-25-95

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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 Sarah Johnson, personally known to me to be the Assistant Manager of First National Bank, an Illinois corporation, and Robert [unclear], personally known to me to be the Assistant Manager of said corporation, and personally known to me to be the same people whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Assistant Managers and Robert [unclear] of said corporation, they signed and delivered the said instrument as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and notary seal this 2 day of June, 1994.

Shari Hooton
Notary Public
SHARI HOOTON
COOK COUNTY
Notary Public, State of Illinois
My Commission Expires 9-25-95

My Commission expires 9-25-95

Office