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95793955

11/13/95

0032 MCH 14:32
RECORDIN R 23.00
POSTAGES R 0.50
95793955 H

HERITAGE COMMUNITY BANK MODIFICATION AGREEMENT

11/13/95

0032 MCH 14:33

95793955 Loan: 1201158-901

The undersigned hereby acknowledges and agrees to the following described modification of a note dated FEBRUARY 10, 1995 in the amount of SIX HUNDRED EIGHTY THOUSAND AND NO/100 (\$680,000.00). The effective date of the modification is SEPTEMBER 28, 1995.

The note will be modified only in the following manner:

The Maturity Date will be extended for a period of 32 days. The new maturity date of the above described note will be November 1, 1995. Principal and all accrued interest not yet paid will be due on November 1, 1995

Other than the above described modification, all other terms and conditions of the above described note will remain the same.

10-12-95

Date

William W. Gurtler
William W. Gurtler

10-12-95

Date

Jean L. Gurtler
Jean L. Gurtler

HERITAGE COMMUNITY BANK

Approved by: *Charles A. Barber*
Charles A. Barber, Senior Vice President

COOK COUNTY
RECORDER
JESSE WHITE
MARKHAM OFFICE

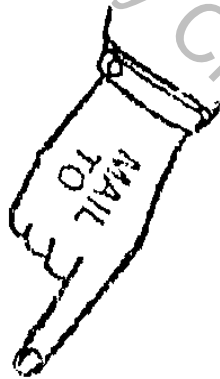
DONE AT CUSTOMER'S REQUEST

95793955

2350
J.W.

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Heritage Community Bank
2301 S Halsted
Glencood IL 60412