

16TH NOVEMBER 1995

MODIFICATION TO THE INSTALMENT NOTE DATED 15TH FEBRUARY 1991

BY THIS AMMENDMENT THE TOTAL AMOUNT BORROWED FROM MS. ARATI PRATAP AND MR. PRAVIN PRATAP SHALL BE INCREASED TO \$150,000.00 FROM THE CURRENT AMOUNT OF \$100,000.00 AS MORTGAGE LOAN ON OUR PROPERTY APT. 1709, HARBOR POINT, LOCATED AT 155. NORTH HARBOR DRIVE, CHICAGO, ILLINOIS. 60601.

THE INTEREST RATE IS 10% PER ANNUM. THE LOAN IS FOR 60 MONTHS STARTING FROM 1ST DECEMBER 1995 AT THE END OF WHICH PERIOD BALLOON PAYMENT OF THE BALANCE AMOUNT BECOMES DUE. AMOUNT BORROWED FROM MS. ARATI PRATAP IS \$80,000.00 & THE AMOUNT BORROWED FROM MR. PRAVIN PRATAP IS \$70,000.00

Handwritten initials and date: 23/11/95

DEPT-01 RECORDING \$23.00
140012 TRAM NRAM 7692 11/16/95 14:48:00
\$7602 * CG * 95-797048
COOK COUNTY RECORDER
DEPT-10 FENALTY \$20.00

Signature of Pratap C. Kumar
PRATAP C. KUMAR

(BORROWER)

Signature of Jayanthi Pratap
JAYANTHY PRATAP

(BORROWER)

16TH NOVEMBER 1995

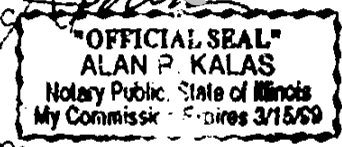
CHICAGO TITLE & TRUST COMPANY, TRUSTEE

By *Signature of Asst Vice President*
Asst Vice President

Attest *Signature of Paula D. Porter*
Asst Secretary

November 15, 1995

Signature of Notary Public
NOTARY PUBLIC



PREPARED BY & MAIL TO:

Pratap C. Kumar
352 Trinity Lane
Oak Brock, IL 60521

95797048

BOX 333-CTI

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LEGAL DESCRIPTION

PARCEI 1: UNIT 1709 TOGETHER WITH ITS INDIVIDUAL PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN HARBOR POINT UNIT NUMBER 1 CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22935653, AS AMENDED FROM TIME TO TIME, IN THE SOUTHWEST FRACTIONAL 1/4 of FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Plat # 17-10-401-005-1219

PARCEI 2.: EASEMENTS FOR INGRESS AND EGRESS AND SUPPORT FOR THE BENEFIT OF PARCEI 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22935651 AND AS AMENDED BY DOCUMENT NUMBER 23113-308.

ADDRESS OF REAL ESTATE: UNIT 1709, HARBOR POINT
155. NORTH HARBOR DRIVE,
CHICAGO, ILLINOIS. 60601.

MAIL TO:
Pratap C. Kumar and Jayanthi
352 Trinity Lane
Oak Brook, IL 60521

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