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MODIFICATION TO MORTGAGE

THIS MODIFICATION to Mortgage (as hereinafter defined) (this "Modification") is entered into and effective the 1st. day of November, 1995 between Barbara L. Rapp, an individual Divorced and Not Since Remarried ("Borrower") and BANK OF AMERICA ILLINOIS, an Illinois banking corporation ("Bank").

A. Borrower and Bank are parties to a Private Equity Line of Credit Agreement dated as of September 27, 1995 (the "Line of Credit Agreement") pursuant to which, Bank agreed to make a loan (the "Loan") to Borrower in an amount not to exceed \$25,000. The Loan is secured by a Mortgage ("Mortgage") executed by Borrower dated September 27, 1995 and recorded October 5, 1995 as Instrument No. 95677592 in the Official Records of Cook County, Illinois covering certain improved real property situated in Cook County, Illinois, more particularly described on Exhibit A attached hereto and made a part hereof. Capitalized terms used herein and not otherwise defined are used as defined in the Mortgage.

B. Borrower has requested a change in interest payment date and Bank is willing so to do on the terms and conditions set forth herein.

NOW, THEREFORE, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Borrower and Bank hereby agree as follows:

1. Change in Interest Payment Date The dates for payment of accrued interest on the Loan are hereby changed from monthly to annually with the first such payment being due January 15, 1996 and each January 15th thereafter throughout the term of the Loan.

2. Miscellaneous.

2.1 Except as modified hereby, the Line of Credit Agreement and the Mortgage are unmodified and in full force and effect in accordance with their terms.

2.2 This Modification constitutes the entire agreement of the parties with respect to the subject matter hereof and shall supersede and replace all prior understandings and agreements. This Modification may not be modified or amended orally, but only in a writing duly executed by both parties hereto.

2.3 This Modification shall be binding upon, and shall inure to the benefit of, the parties hereto and their respective successors and assigns.

Wayne F. J. 94777983b

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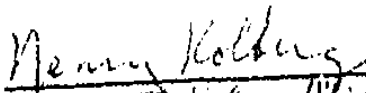
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2.4 This Modification shall be governed by and construed in accordance with the laws of the State of Illinois.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first set forth above.


Barbara L. Rapp

BANK OF AMERICA ILLINOIS, an
Illinois banking corporation

By: 
Its: ASUMNER Vice President

This document was prepared by:

Sandra J. Williams, Attorney-at-Law
Bank of America
231 S. LaSalle Street, 14L
Chicago, Illinois 60697

Following Recording please forward
this document to:
Bank of America Illinois
231 S. LaSalle Street - Suite 0345
Chicago, Illinois
attn: Jean M. Lamberth

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REC-101-0110

State of Illinois)
County of Cook) (SS.)

I, Rita Weise a Notary Public in and for said county and state, do hereby certify that, Barbara L. Rapp, Divorced and Not since remarried personally known to me to be the same person(s) is subscribed to the foregoing instrument, appearing before me this day in person, and acknowledge that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 9th day of November 1995.

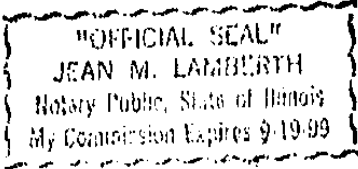


Rita Weise
Notary Public

State of Illinois)
County of Cook) (SS.)

I, Jean M. Lambirth a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Nancy Kolberg - Asst. V.P. of the within named Bank of America Illinois, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Asst. Vice-President Nancy Kolberg respectively, and to me personally known to be such Asst. V.P. of said Bank, appeared before me this day in person and acknowledge that she signed and delivered the said instrument as her own free and voluntary act, and as the free and voluntary act and deed of said Bank, for the uses and purposes herein set forth; and the said Vice-President did also then and there acknowledge that she as custodian of the corporate seal of said Bank, did affix the said corporate seal of said Bank to said instrument, as her own free and voluntary act, and as the free and voluntary act and deed of said Bank for the used and purposes therein set forth.

Given, under my hand and Notarial Seal this 13th day of November 1995.



Jean M. Lambirth
Notary Public

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EXHIBIT A

Legal Description attached hereto and made a part hereof that certain Modification of Mortgage Dated November 1, 1995 and executed by Barbara L. Rapp.

PIN: 02-15-427-002-0000

Lot 3 in W. J. Lytle's Subdivision of the West 1/2 of the South East 1/4 of Section 15, Township 42 North, Range 10, South of the Railroad, lying east of the Third Principal Meridian, in Cook County, Illinois.

249 W Slade
PALATKA, M.

DEPT-01 RECORDING \$27.00
T#0012 TRAN 7785 11/22/95 09:36:00
#0356 CG *-95-810443
COOK COUNTY RECORDER
DEPT-10 PENALTY \$24.00

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