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SECOND AMENDMENT TO MORTGAGE

THIS Second Amendment to that certain Mortgage (the "Mortgage") dated December 31, 1992 between CARMEN VILLANUEVA ("Mortgagor"), and JAYENNE LIMITED, an Illinois corporation located at 55 W. Monroe #3550, Chicago, IL 60603 ("Mortgagee"), is made this 24th day of March, 1995.

DATE OF RECORDING: 03/24/95 14:08:00
746666 TRAN 9258 03/24/95 14:08:00
3329 : LC * - 25 - 2004 12
COOK COUNTY RECORDER

WITNESSETH:

WHEREAS, Mortgagor is justly indebted to the Mortgagee upon the installment note dated December 31, 1992, in the original principal sum of One Hundred Thousand (\$100,000) Dollars (the "Debt"); and

WHEREAS, the Mortgage grants an interest in the following property to Mortgagee:

LOT 30 IN BLOCK 4 IN PICKETT'S SECOND ADDITION TO CHICAGO BEING LOT 4 OF ASSESSOR'S DIVISION OF PART OF THE NORTH HALF OF SECTION 6 TOWNSHIP 39 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number 17-06-209-032; and

WHEREAS, the Mortgage has previously been amended by a First Amendment executed on October 17, 1994 extending the due date of the Debt to December 1, 1996; and

WHEREAS, Mortgagor has requested and Mortgagee has agreed to increase the Debt by advancing an additional \$30,000 to Mortgagor which shall be secured under the Mortgage; and

WHEREAS, the principal balance of the Debt immediately after the additional \$30,000 advance will be \$113,008.80;

NOW THEREFORE, Mortgagee and Mortgagor hereby agree to amend the Mortgage by changing the principal balance secured thereunder to \$113,008.80.

Except as modified by the First and Second Amendments, the Mortgage shall remain in full force and effect in all respects. Mortgagor, by execution of this Amendment, hereby reaffirms, assumes and binds herself to all of the obligations, duties, rights, covenants, terms and conditions contained in the Mortgage.



LOUIS A. RASCIA
CANNITT & JACOBSON
55 W MONROE #3550
CHICAGO, IL 60603

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Property of Cook County Clerk's Office

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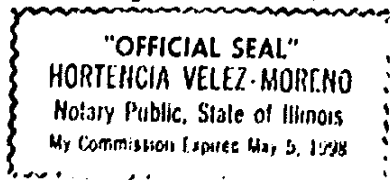
IN WITNESS WHEREOF, Mortgagor has executed this First Amendment as of the date and year first above written.

Carmen Villanueva
Carmen Villanueva

The undersigned, a Notary Public in and for Cook County, in the State of Illinois, does hereby certify that Carmen Villanueva personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that she signed and delivered such instrument as her own free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 24th day of March, 1995.

Hortencia Velez Moreno
Notary Public



My commission expires May 5, 1998

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, as Trustee of trust # 118868-01

By: _____

Title: _____

The undersigned, a Notary Public in and for Cook County, in the State of Illinois, does hereby certify that _____, personally known to me to be a _____ of American National Bank and Trust Company of Chicago, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument pursuant to authority given by the board of directors of said association, as his free and voluntary act, and as the free and voluntary act and deed of said association, for the uses and purposes therein set forth.

Given under my hand and notarial seal this ____ day of March, 1995

Notary Public

My commission expires _____

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Deputy

Cook County Clerk, State of Illinois
Rowena J. Nicolson

95200122

David D. Orr

To verify this Certificate of Authority for a Notarial Act, I have
affixed my signature and seal of office this 24th day of

the person named in the seal and signature on the attached document,
is a NOTARY PUBLIC for the state of Illinois and was authorized to
act as such at the time of the document's notarization.

I, DAVID D. ORR, County Clerk of Cook County in the State of Illinois, certify that
HORTON & MORSE

CERTIFICATE OF AUTHORITY

STATE OF ILLINOIS)
(SS)
COOK COUNTY)



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