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EXTENSION AGREEMENT

This AGREEMENT entered into this 23rd day of March 1995 by and between HOWARD SHAPIRO AND MICHELLE DEE SHAPIRO HIS WIFE hereinafter called "MORTGAGOR", and THE FIRST NATIONAL BANK OF LINCOLNWOOD, hereinafter called "MORTGAGEE":

WITNESSETH:

DEPT-01 RECORDING 423.00
150012 TRAD 3274 03/27/95 1106100
42117 4 317 * - 25 - 2015 2222
COOK COUNTY RECORDER

WHEREAS, on APRIL 29, 1988, MORTGAGOR executed a First Credit Equity Line Mortgage and a First Credit Equity Line Mortgage for a Line of Credit in the amount of SEVENTY THOUSAND AND 00/100 DOLLARS (\$50,000.00) payable on APRIL 29, 1995 to MORTGAGEE, and said FIRST CREDIT EQUITY LINE MORTGAGE was recorded on MAY 3, 1988 in the office of the RECORDER OF DEEDS in the County of COOK, State of Illinois, as Document No. 88187247 covering the following described premises:

LOT 21 (EXCEPT THE SOUTH 16-1/2 FEET THEREOF) AND ALL OF LOT 22 IN BLOCK 9 IN DEVON MCCORMICK BLVD. ADDITION TO ROGERS PARK IN THE SOUTH EAST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

WHEREAS, the Line of Credit comes due on APRIL 29, 1995 and

WHEREAS, the MORTGAGOR has requested that the due date of said Line of Credit be extended and has consented to adding a provision to increase the rate in the event the loan is in default and consented to a further provision to clarify that the interest is computed on a 365 day year, which request has been granted by the MORTGAGEE, and

WHEREAS, MORTGAGEE, under the Equity Line Mortgage described above has agreed to this extension.

NOW THEREFORE, it is hereby agreed by and between said MORTGAGOR and MORTGAGEE as follows:

- 1) The EQUITY AGREEMENT AND DISCLOSURE is hereby extended to add the following provisions:
 - a) Interest will be computed based upon a 365 day year for the actual number of days elapsed.
 - b) At the end of the first paragraph entitled "PAYMENTS" The Finance Charge shall increase to a rate per annum equal to the sum of the interest rate index in effect each day plus 2.00%, which rate shall change when and as the interest rate index changes. If the minimum payment is not received by the due date or there is any other default that occurs under the paragraph entitled "Termination and/or Acceleration".
- 2) The full amount of all unpaid loans and interest outstanding under MORTGAGOR'S Line of Credit as set forth in the EQUITY AGREEMENT AND DISCLOSURE and the FIRST CREDIT EQUITY LINE MORTGAGE shall be extended to APRIL 29, 2002.
- 3) All of the provisions of the EQUITY AGREEMENT AND DISCLOSURE and the FIRST CREDIT EQUITY LINE MORTGAGE shall remain in full force and effect and be binding on the Parties hereto except as herein expressly modified.

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BOX 333-CTI

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EXHIBIT

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IN WITNESS WHEREOF, the Parties hereto have signed, sealed and delivered this AGREEMENT on the date first above written.

(CORPORATE SEAL)

THE FIRST NATIONAL BANK OF LINCOLNWOOD

BY: [Signature]
ALAN D. WHEEL, VICE PRESIDENT

ATTEST:

[Signature]

[Signature]
HOWARD SHAPIRO MORTGICIOR

[Signature]
MICHELLE DEB SHAPIRO MORTGICIOR

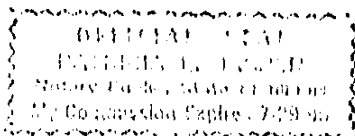
STATE OF ILLINOIS)

COUNTY OF COOK)

SS:

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of The First National Bank of Lincolnwood, personally known to me to be the same person/s whose name/s are subscribed to the foregoing instrument as such officers respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank for the use and purposes therein set forth; and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Bank caused the corporate seal of said Bank to be affixed to said instrument as said officers own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 24th day of March, 1995.



[Signature]
Notary Public

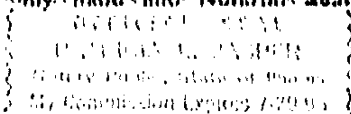
STATE OF ILLINOIS)

COUNTY OF COOK)

SS:

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY Certify that HOWARD SHAPIRO AND MICHELLE DEB SHAPIRO, HIS WIFE 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, sealed and delivered the said instruments as his 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.



[Signature]
Notary Public

STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE:

6523 N. DRAKE

LINCOLNWOOD, IL 60645

REAL ESTATE
PERM TAX NO. 10-35-413-011 & 059

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the County of Cook, Illinois, this _____ day of _____, 20__.

Property of Cook County Clerk's Office

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