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ENDMENT TO CONSTRUCTION MORTGAGE,
SECURITY AGREEMENT, AND LEASE IN LOAN RENTS AND LEASES

THIS ENDNOTURE is made on April 10, 1996, between Shadow Management, Ltd., on the one hand ("Mortgagor") and Lake Federal Bank for Savings ("Mortgagee").

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WHEREAS, Mortgagor is well informed and should be Mortgagee in the principal sum of SEVEN HUNDRED FIFTY-EIGHT MILLION DOLLARS (\$75,000,000), for so much thereof as is at any time outstanding pursuant to the Note, as hereinafter defined; as evidenced by a certain Revolving Construction Loan and Security Agreement (the "Loan Agreement"), Construction Mortgage, Security Agreement, and Lease in Rents and Leases (the "Mortgage"), and certain Ancillary Documents (as defined in the Loan Agreement); all dated as of April 10, 1996 and payable to the order of Mortgagee whereby Mortgagor will owe to pay said principal sum on demand together with interest thereon as provided in the Note and the Loan Agreement, the terms of which are incorporated herein by reference;

WHEREAS, the Mortgage was recorded by the Cook County, Illinois Recorder of Deeds on April 29, 1996, as instrument no. 96-321-094.

THIS DOCUMENT WAS PREPARED BY AND ATTACHED TO CONSOLIDATED MAIL TO:

Douglas Conover
Rieck and Crotty, P.C.
55 West Monroe Street, Suite 100
Chicago, Illinois 60603

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ATTORNEYS' NATIONAL
TITLE WORK

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WHEREAS, the Mortgage provides that additional Properties may be added as security for the loan from time to time and secured by the lien of the Mortgage;

NOW, THEREFORE, in consideration of the foregoing and in consideration of the additional advances to be made by Lender upon the execution and delivery of the instrument, Mortgagor agrees as follows:

1. To secure the payment of all principal and premium, if any, of and interest on the Note as and when the same become due and payable (whether by demand or otherwise) the payment of all other indebtedness, obligations and liabilities the Mortgage secures pursuant to any of its terms and the observance and performance of all covenants and agreements contained herein or in the Note or in any other instrument or document at any time evidencing or securing any of the foregoing or setting forth terms and conditions applicable thereto, Mortgagor hereby agrees in name of the Mortgage to add the property described in Exhibit A attached hereto and incorporated herein by reference to the lien and security of the Loan Agreement, the Mortgage, and the Additional Agreements.

2. Except as expressly supplemented or modified herein, the Loan Agreement, the Note and Agreement, and the Ancillary Agreements shall remain unmodified and in full force and effect.

IN WITNESS WHEREOF, Mortgagor has signed this instrument on the day and year first set forth above.

WITNESS:

Frank J. Lazarczyk, Ltd., an Illinois corporation

BY:

Robert J. Lazarczyk, President

ATTACHED:

BY:

Maria Juliana Lazarczyk,
Secretary

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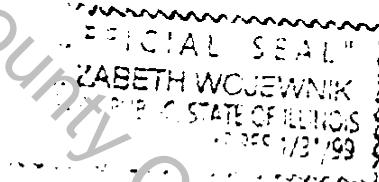
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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the above State and County, do hereby certify that Adalbert J. Wojewnik, personally known to me to be President of Shadow Management, Ltd., and Maria Dolores Lazarczyk, personally known to me to be the Secretary of said corporation, and personally known to me to be the above persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such President and Secretary, they signed and delivered the same instrument, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the true and voluntary acts of said corporation, for the uses and purposes set forth therein.

Given under my hand and Notarial Seal this 17th day of May, 1996.

ZABETH WOJEWNIK
NOTARY PUBLIC



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Legal Definition

"DR. H. T. BROWN AND DR. H. M. SMITH, SURGEONS, SECTION OF THE WEST END OF SECTION I, VICTORIA IN BERMUDA, DIVISION OF THE THIRD PRINCIPAL MERIDIAN IN VICTORIA, JUNE 18, 1858."

10 of 10

JOURNAL OF CLIMATE

~~CONFIDENTIAL - SECURITY INFORMATION~~

The watermark is oriented diagonally from the top-left corner towards the bottom-right corner. It contains the text "Property of Cook County Clerk's Office" repeated twice in a bold, black, serif font.

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