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DEPT-01 RECORDING \$25.50

96349391

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#9170 ÷ BJ #-96-349391
COOK COUNTY RECORDER

MODIFICATION AGREEMENT

This Modification of Promissory Note (hereinafter referred to as the "Modification Agreement") made this 3rd day of April, 1996, by Andrea L. Huff, (hereinafter referred to as "Debtor") and EVANSTON BANK, (hereinafter referred to as "Bank").

WITNESSETH:

WHEREAS, Debtor has executed and delivered to Bank that certain Promissory Note dated September 19, 1995 in the amount of Eighty Five Thousand and No/100 Dollars (\$85,000.00) ("Note").

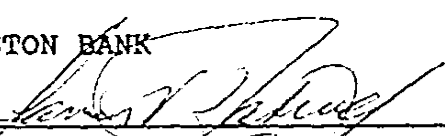
WHEREAS, Debtor and Bank have agreed to enter in this Modification Agreement.

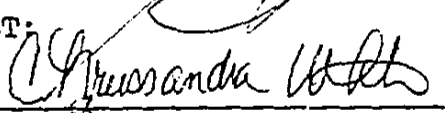
NOW, THEREFORE, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration the receipt of which is hereby acknowledged by Debtor and Bank, agree that the Note shall be and is hereby modified as follows:

1. Interest Rate shall be modified to 6.75%.
2. Payments of principal and interest equalling \$752.49 shall be paid monthly, beginning on May 1, 1996.
3. Except for the modifications stated hereinabove, the Promissory Note is not otherwise changed modified or amended, and remains in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first above written.


Andrea L. Huff

EVANSTON BANK
BY: 
James V. Loring

ATTEST:
BY: 
Chrissandra White

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Exhibit A

UNIT NO. 6-F AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOTS 7, 8, 9 AND 10 IN COUNTY CLERK'S DIVISION OF LOT 12 AND 13 AND LOT 25 (EXCEPT THE WEST 550 FEET THEREOF) TOGETHER WITH ACCRETION THERETO IN SIMONS AND GORDON'S ADDITION TO CHICAGO, A SUBDIVISION OF LOTS 10 AND 19 AND VACATED STREETS BETWEEN IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; ALSO THE WEST 100 FEET OF LOT 13 IN SIMON AND GORDON'S ADDITION TO CHICAGO SAID ADDITION BEING A SUBDIVISION OF LOT 10 AND LOT 19 AND VACATED STREET BETWEEN SAME IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN.

WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO DECLARATION MADE BY LASALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST NUMBER 43051 RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 22414417; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4170 N. Marine Drive Unit #6F, Chicago, IL 60613. The Real Property tax identification number is 14-15-304-039-1030.

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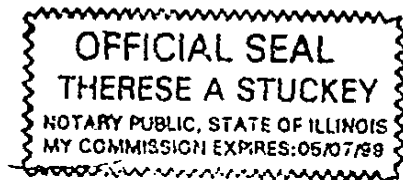
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State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for said County and State aforesaid, DO HEREBY CERTIFY that Andrea L. Huff, 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, sealed and delivered the said instrument as her free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 8th day of April, 1996.

Therese A. Stuckey
Notary Public

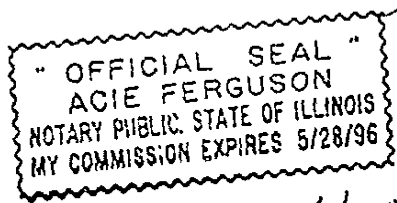


STATE OF ILLINOIS, Cook County ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Chrissandra White personally known to me to be the Assistant Vice President and James V. Zaring, personally known to me to be the President, whose names are subscribed to the within instrument, appeared before me this day in person severally acknowledged that as such Assistant Vice President and President, they signed and delivered the said instrument as Assistant Vice President of Evanston Bank and President of Evanston Bank and caused Corporate Seal of said Corporation to be thereunto affixed, as their free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notary seal this 12 day of April, 1996.

Acie Ferguson
Notary Public



96349391

Mail to: Greatbar
100 South H. Plaza
Chgo. Ill. 60641

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