

SUPPLEMENT AND MODIFICATION TO MORTGAGE AND NOTE

This Supplement and Modification to Mortgage and Note entered into this 3rd day of September, 1997 between Bruce R. Greenspahn, M.D. married to Gail A. Greenspahn, hereinafter referred to as "Mortgagor") and PlainsBank of Illinois, N.A., a national banking association ("Mortgagee") as holder of the Note for the purpose of amending that certain Principal Note ("Note") made and delivered by the Mortgagor to the Mortgagee payable to PlainsBank of Illinois, N.A., a national banking association and dated July 9, 1992 for the principal sum of THREE (HUNDRED EIGHT THOUSAND EIGHT HUNDRED EIGHTY NINE AND 46/100 DOLLARS---(\$308,889.46)

WITNESSETH

WHEREAS, Mortgagor is justly indebted to Mortgagee as of the date of this Agreement in the principal amount of \$43,645.76 as is evidenced by a note secured by a certain Mortgage to PlainsBank of Illinois, N.A., a national banking association, dated July 9, 1992 which was recorded on July 24, 1992 in the office of the Cook County Recorder of Deeds, state of Illinois, as Document # 92542591; and

WHEREAS, Mortgagor has supplemented and modified the aforementioned Mortgage and Note as of March 1, 1993 recorded on April 22, 1993 in the Office of the Cook County Recorder of Deeds, state of Illinois, as Document #93298749 and July 1, 1997; and

WHEREAS, Mortgagee has agreed to supplement and modify the aforementioned Mortgage and Note; and

WHEREAS, Mortgagor recognizes and affirms that the lien of the aforesaid Mortgage held by Mortgagee is a valid and subsisting lien on the real property described below and incorporated by reference herein:

Parcel 1:

Unit numbers 555 and 565, in the Parkside Center condominium as delineated on a survey of the following described real estate:

Part of Lot 1 in Lutheran General Hospital Subdivision number 1, being a resubdivision of parts of Lots 1 and 2 in Henry C Senne's estate division of the North Half of the Northeast Quarter and of the North 55 rods of the East Half of the Northwest Quarter of Section 22, Township 41 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois, the plat of which was recorded January 26, 1968 as Document #20389600, which survey of Parkside Center Condominium is attached as Exhibit "B"

S
P
L
N

to the declaration of condominium recorded June 30, 1983 as Document #26667817 as amended from time to time with their undivided percentage interest in the common elements, in Cook County, Illinois.

Parcel 2:

Easement for Ingress, Egress and Passage for the benefit of Parcel 1 as created by grant of easement recorded June 30, 1983 as Document #26666882 on such roadway, driveways or entranceways as may from time to time be established and maintained by Grantor, in Cook County, Illinois.

PERMANENT TAX NUMBER: 09-22-200-028-1021,09-22-200-028-1095

PROPERTY ADDRESS: 1875 Dempster Street, Unit# 555 and 565, Park Ridge, IL 60062

NOW, THEREFORE, in consideration of the mutual covenants contained herein and upon the expressed condition that the lien of the aforesaid Mortgage and Note held by the Mortgagee is a valid and subsisting lien on the premises described above and on the further condition that the execution of this Supplement and Modification of Mortgage and Note will not impair the lien of said Mortgage and that it is understood that a breach of conditions of either of them, that this Agreement will not take effect and shall be void.

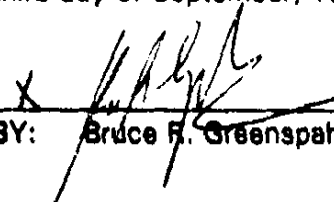
IT IS HEREBY AGREED, as follows:

1. The foregoing recitals are hereby adopted by the parties hereto and made a part hereof and are binding on the parties.
2. Mortgagor hereby covenants, promises and agrees to perform each and all of the covenants, agreements and obligations contained in said Mortgage to be performed by the Mortgagor therein at the time and in the manner in all respects as provided therein and to be bound by all the terms and provisions of said Mortgage.
3. It is further agreed, however, that the Note on which there is an outstanding principal balance of \$43,645.76 plus interest is due currently to be paid in full no later than September 3, 1997 shall be extended and shall mature on January 3, 1999. Said Note will bear interest from the date hereof until maturity at the rate of SEVEN AND THREE QUARTERS PERCENT (7.75%) per annum. This note is to be paid in installments as follows: THREE THOUSAND FORTY ONE AND 76/100-----DOLLARS (3,041.76) beginning October 3, 1997 continuing until fully paid on the 3rd day of each month thereafter. One final payment of all unpaid principal and accrued unpaid interest is due on January 3, 1999. All payments shall be made in lawful money of the United States at the office of PlainsBank of Illinois, N.A., 678 Lee Street, Des Plaines, Illinois, 60016, or such other place that the holder may from time to time in writing appoint.

ALL PAYMENTS on account of the indebtedness evidenced by this modification shall be first applied to interest accrued on the unpaid principal balance and the remainder to principal.

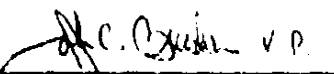
4. Said Mortgage and Note as supplemented and modified are subject to all the provisions contained in said Mortgage and Note, and Mortgagor hereby specifically agrees to secure the performance of all the covenants, agreements and conditions contained in all the instruments pertaining to the repayment of said Note.
5. Mortgagor agrees that if a default is made in the payment of any principal and interest in the aforesaid Note, as supplemented and modified, when due or if there shall be any other breach or default of the terms, conditions and covenants of the Mortgage and Note, then the entire principal balance, together with all interest accrued thereon, shall at the option of the Mortgagee become due and payable immediately without further notice.
6. All of the real property described in the aforementioned Mortgage shall remain in all respects subject to the lien, charge and encumbrance of said Mortgage and nothing contained herein and nothing done pursuant hereto shall affect or be construed to affect the lien, charge or encumbrance or the conveyance affected by said Mortgage except as expressly provided herein.
7. The word "Note" as used herein shall be construed to mean the Note and the Note as modified and supplemented herein or by any other instrument evidencing the indebtedness referred to herein.
8. The original signed copy of this supplement and modification may be recorded with the Recorder of Deeds of Cook County, state of Illinois. This supplement and modification together with the original Mortgage and Note shall constitute the terms and conditions of the Mortgage and Note and be binding upon the Mortgagor and its successor and assigns.

IN WITNESS WHEREOF, The Mortgagor and the Mortgagee have hereunto set their seal the third day of September, 1997.


 BY: Bruce F. Greenspahn, M.D.


 BY: Gail A. Greenspahn

PLAINSBANK OF ILLINOIS, N.A.


 BY: John C. Beresheim,
 Vice President


 ATTEST: Dennis R. Oster,
 Vice President

Prepared by: Ella Siptrott
 PlainsBank of Illinois, N.A.
 678 Lee Street
 Des Plaines, IL 60016



STATE OF ILLINOIS }
COUNTY OF _____)

I, Jean M. Dickinson, a Notary Public in and for said County in the State aforesid, DO HEREBY CERTIFY that Bruce R. Greenspahn and Gail A. Greenspahn are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act for the purposes therein set forth. GIVEN under my hand and official seal this 3rd day of Sept, 1997.

Jean M. Dickinson
Notary Public



My commission expires: 11-26-00

STATE OF ILLINOIS }
COUNTY OF _____)

I, Jean M. Dickinson, a Notary Public in and for said County in the State aforesid, DO HEREBY CERTIFY that John C. Beresheim, Vice President, of PLAINSBANK OF ILLINOIS, N.A., and Dennis T. Oster, Vice President of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Vice President appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act of said Bank, for the purposes therein set forth; and the said Bank then and there acknowledged that, as custodian of the corporate seal of said Bank, did affix said corporate seal to said instrument as his/her own free and voluntary act of said Bank, for the uses and purposes therein set forth. GIVEN under my hand and official seal this 3rd day of Sept, 1997.

Jean M. Dickinson
Notary Public



My commission expires: 11-26-00