

305-724672901

## SECOND NOTE MODIFICATION AGREEMENT

Lakeside Bank (the "Lender"), an Illinois Banking Corporation, and the undersigned, Kiet Dan Truong and Anh Que Tran Truong (the "Borrowers").

1. The Lender presently owns and holds BORROWERS' note, dated May 2, 1990, and payable to the Lender in the sum of \$130,000.00 with a current balance of \$84,409.64. The note is executed Kiet Dan Truong and Anh Que Tran Truong (the "Borrowers") in their capacity as obligors on the note.
2. The note is secured, among other things, a mortgage of same date conveying the premises commonly known as 2858 South Wallace Avenue, Chicago, Illinois and recorded with Cook County Recorder of Deeds on May 4, 1990, as Document Number 90207671, and further modified May 20, 1993, and recorded in the Cook County Recorder of Deeds on May 24, 1993, as Document Number 93393144 and securing the real estate described in attached Exhibit "A". The Lender's mortgage lien (the "Lien") is insured under mortgage loan Policy Number S1229512 dated May 5, 1990, issued by Stewart Title Guaranty Company ("Title Insured"). The Note, Mortgage, and all other documents evidencing or securing the Loan (the "Loan Documents") are hereby incorporated herein by reference.
3. The Borrowers have requested and the Lender has agreed that the terms of the Loan be modified. Accordingly, but subject to the conditions hereinafter provided, the Note and Mortgage (and each of the other Loan Documents to the extent necessary to conform thereto) are hereby amended as follows:
  - (a) The Maturity Date is extended (from May 2, 1998) to May 2, 2003.
  - (b) The Note contract rate is decreased (from 9.5% per annum) to 7.75% per annum.
  - (c) The payment of principal including interest of \$1,298.56 will be due commencing June 2, 1998, and monthly thereafter until maturity. Unless paid prior to maturity, all unpaid principal, cost, expenses, advances and accrued interest shall be due and payable on May 2, 2003, which is the date of maturity.

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4. The Borrowers hereby warrant to the Lender that the title to the Premises and the priority of the Lien are in the same condition and subject to no exceptions other than as shown in the Loan Policy, except that the real estate taxes are currently paid.
5. The foregoing modification shall be effective as of the date hereof, all other provisions of the note, mortgage and all other documents securing the loan shall remain in full force and effect.

Date: 6<sup>th</sup> 2<sup>nd</sup> day of May 1998.


LENDER:

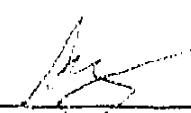
LAKESIDE BANK

BY: 

Stan Bochnowski  
Senior Vice President

BORROWERS:

  
Kiet Dan Truong

  
Anh Que Tran Truong

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STATE OF ILLINOIS)  
  )SS  
COUNTY OF COOK)

The foregoing Instrument was acknowledge before me by

\_\_\_\_\_, the \_\_\_\_\_ of, and  
\_\_\_\_\_, the \_\_\_\_\_ of,

LAKESIDE BANK, an Illinois corporation, on behalf of the corporation, on this  
15 day of May, 19 98.

*Carolyn Booth*  
NOTARY PUBLIC

My Commission Expires:  
\_\_\_\_\_



STATE OF ILLINOIS)  
  )SS  
COUNTY OF COOK )

I, *Carolyn Booth*, a Notary Public in and  
for said County, in the State aforesaid, do hereby certify that  
*KIET DAN TRUNG and HINH QUO TRAN TRUNG* who is 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 he signed, sealed and delivered the said  
instrument as their own free and voluntary act, for the uses and  
purposes therein set forth.

Dated: *5-13-98*

*Carolyn Booth*  
NOTARY

My Commission Expires: \_\_\_\_\_



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EXHIBIT A

LOT 24 IN BLOCK 1 IN T.S. DOBBINS SUBDIVISION OF THE SOUTH  
3/4 OF THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF  
SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2858 SOUTH WALLACE AVENUE, CHICAGO, ILLINOIS

PIN: #17-28-312-048

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LAKEVIEW BANK  
55 WEST MADISON DRIVE  
CHICAGO, ILLINOIS 60601

98409061

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