

305-724672903 **FIRST 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 19, 1993, and payable to the Lender in the sum of \$41,000.00 with the a current balance of \$33,359.78. The note is executed Kiet Dan Truong and Anh Que Tran Truong (the "Borrowers") in their capacity as prime obligors on the note.
2. The note is secured, among other things, a mortgage of the same date conveying the premises commonly known as 2858 South Wallace Avenue, Chicago, Illinois and recorded with the Cook County Recorder of Deeds on May 24, 1993, as Document No. 93393143 and securing the real estate described in Exhibit "A". The Note, Mortgage, and all other documents evidencing or securing the Loan (the "Loan Documents") are hereby incorporated herein by reference.
3. The Borrowers 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 has changed (from June 2, 1998) to June 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 \$402.36 will be due commencing July 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 June 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 estates 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.

Dated this 2nd day of June 1998.

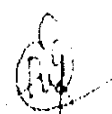
LENDER:

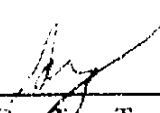
LAKESIDE BANK

BY


Stan Bochnowski
Senior Vice President

BORROWERS:


Kiet Dan Truong


Anh Que Fran Truong

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EXHIBIT A

LOT 24 IN BLOCK 1 IN T.B. DOBINS SUBDIVISION OF THE SOUTH
1/4 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: #17-22-312-048

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LAKESIDE BANK
55 WEST WACKER DRIVE
CHICAGO, ILLINOIS 60601

98409062

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