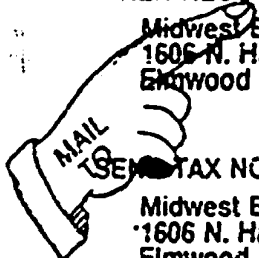


RECORDATION REQUESTED BY:

Midwest Bank and Trust Company
1606 N. Harlem Avenue
Elmwood Park, IL 60707

WHEN RECORDED MAIL TO:

Midwest Bank and Trust Company
1606 N. Harlem Avenue
Elmwood Park, IL 60707



SEND TAX NOTICES TO:

Midwest Bank and Trust Company
1606 N. Harlem Avenue
Elmwood Park, IL 60707

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Janice Eppelheimer
1606 North Harlem
Elmwood Park, Illinois 60707

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 5, 1998, BETWEEN Midwest Trust Services, Inc., as Trustee, (referred to below as "Grantor"), whose address is 1606 North Harlem, Elmwood Park, IL 60707; and Midwest Bank and Trust Company (referred to below as "Lender"), whose address is 1606 N. Harlem Avenue, Elmwood Park, IL 60707.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 21, 1994 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in the office of the Cook County Recorder 95-092492

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

Lot 31 (except the South 1 foot thereof) and Lot 32 (except the North 3 feet thereof) in Block 5 in the Fourth Addition to Franklin Park, being a Subdivision in the Northwest 1/4 of Section 28, Township 40 North, Range 12, East of the Third Principal Meridian, lying North of the center line of Grand Avenue, in Cook County, Illinois

The Real Property or its address is commonly known as 3021 Dora, Franklin Park, IL 60131. The Real Property tax identification number is 12 28 112 053.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

The interest rate is hereby changed to 10% per annum. The monthly payments of principal and interest shall be made beginning the 5th day of February 1998 in the sum of \$883.55 to be applied first to interest and the balance to principal until said indebtedness is paid in full not to exceed 1/5/2003.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification

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H&N

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01-05-1998

MODIFICATION OF MORTGAGE (Continued)

Page 2

or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS MIDWEST TRUST SERVICES, INC. AS TRUSTEE U/T/A 83-12-4303 AND DATED DECEMBER 20, 1983.

BORROWER:

Midwest Trust Services, Inc. U.T.A. 83-12-4303 AND NOT PERSONALLY


By: 
Emily S. Menione, Land Trust Administrator

By: 
Julie Wickman, Land Trust Administrator

SEE EXCULPATORY RIDER
ATTACHED TO AND
MADE PART HEREOF.

LENDER:

Midwest Bank and Trust Company

By: 
Authorized Officer

Cook County Clerk's Office

01-05-1998

MODIFICATION OF MORTGAGE
(Continued)

CORPORATE ACKNOWLEDGMENT

STATE OF ILLINOIS

) ss

COUNTY OF Cook

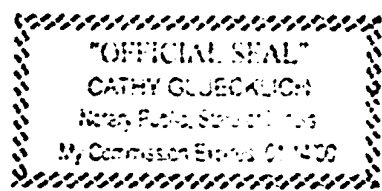
On this 5th day of JANUARY, 19 98, before me, the undersigned Notary Public, personally appeared Emily S. Mentone, Land Trust Administrator; and Julie Wickman, Land Trust Administrator of Midwest Trust Services, Inc., and known to me to be authorized agents of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Cathy Gluecklich

Residing at Brimwood Park

Notary Public in and for the State of ILLINOIS

My commission expires JANUARY 14 2000

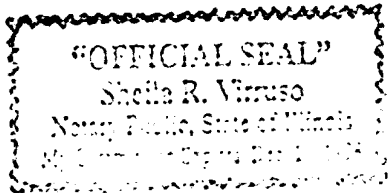


LENDER ACKNOWLEDGMENT

STATE OF Illinois

) ss

COUNTY OF Cook



On this 5th day of January, 19 98, before me, the undersigned Notary Public, personally appeared John Epelheimer and known to me to be the Loan Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Sheila R. Virruso

Residing at Brimwood Park

Notary Public in and for the State of Illinois

My commission expires 12-11-98

Property of Cook County

It is expressly understood and agreed by and between the parties hereto that each and all of the warranties, indemnities, representations, covenants, and undertakings and agreements herein made on the part of the trustee are made and intended, not as personal warranties, indemnities, representations, covenants, undertakings and agreements of Midwest Trust Services, Inc., but are made and intended for the sole purpose of binding the trust property, and this document is executed and delivered by said Midwest Trust Services Inc., not in its own right, but as trustee solely in the exercise of the power that conferred upon it as such trustee and no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or be enforceable against Midwest Trust Services, Inc. on account of any warranties, indemnities, representations, covenants, undertakings or agreement therein contained, whether expressed or implied, all such personal liability, if any, claiming by, through and under them.

THIS RIDER IS ATTACHED TO AND MADE PART OF A CERTAIN MODIFICATION OF MORTGAGE DATED JANUARY 5, 1996 AND EXECUTED BY MIDWEST TRUST SERVICES, INC. UNDER TRUST AGREEMENT NUMBER 83-12-4303.