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LOAN MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT made this 18th day of March 1998, by and between American National Bank and Trust Company of Chicago, not personally, but as trustee under Trust Agreement dated January 17, 1984 and known as Trust No. 122439-03 (herein after referred as "Mortgagor") and North Community Bank, an Illinois Banking Corporation, with an office at 3639 North Broadway, Chicago, Illinois 60613 (hereinafter called "Mortgagee")

WITNESSETH:

This Agreement is based upon the following recitals:

A. On March 18, 1997, for full value received, American National Bank and Trust Company of Chicago, not personally, but as trustee under Trust Agreement dated January 17, 1984 and known as Trust No. 122439-03, and The Glasco Family Limited Partnership, an Illinois limited partnership, executed and delivered to Mortgagee a Promissory Note in the principal amount of FIVE HUNDRED THIRTY FIVE THOUSAND AND NO/100 DOLLARS (\$ 535,000.00) (hereinafter called the "Note"), and secured the payment thereof by granting to Mortgagee, among other things, a certain Mortgage (hereinafter called the "Mortgage"), of even date with said Note, covering certain improved real property in the County of Cook, State of Illinois, which Mortgage was recorded on May 30, 1997, and known as Document No. 97384139 with the Recorder of Deeds of Cook County, Illinois, covering the property described below (hereinafter called the "Mortgaged Premises"):

LOT ELEVEN (11) IN BLOCK ONE (1) IN PICKET'S SECOND ADDITION TO CHICAGO, SAID ADDITION BEING A SUBDIVISION OF LOT FOUR (4) IN THE ASSESSOR'S DIVISION OF UNSUBDIVIDED LANDS IN THE NORTHEAST QUARTER (N.E. 1/4) AND THE EAST HALF (E. 1/2) OF THE NORTHWEST QUARTER (N.W. 1/4) OF SECTION SIX (6), TOWNSHIP THIRTY-NINE (39) NORTH, RANGE FOURTEEN (14) EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PIN: 17-06-202-001

PROPERTY ADDRESS: 1825 West North Avenue, Chicago, Illinois 60622

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D. Mortgagor represents to Mortgagee that there is no junior mortgage or other subsequent lien now outstanding against the Mortgaged Premises (unless disclosed to Mortgagee, and such subsequent lienholder has agreed to consent to this Modification Agreement and subordinate its lien to the lien of the Mortgage, as herein modified, which Consent and Subordination is attached hereto as Exhibit "A"), and that the lien of the Mortgage, as herein modified, is a valid, junior and subsisting lien of said Mortgaged Premises.

NOW THEREFORE, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties hereto do hereby mutually agree that the Note and Mortgage are hereby modified as follows:

1. The Maturity Date of the Note will be extended from March 18, 1998 to June 18, 1998.
2. All others terms and provisions of the Note and Mortgage will remain in full force and effect.

Property of Cook County Clerk's Office

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In consideration of the modification of the terms of the Note and Mortgage by Mortgagee, as hereinabove set forth, Mortgagor does hereby covenant and agree to pay the balance of the indebtedness evidenced by the Note and secured by the Mortgage as herein modified, and to perform the covenants contained in the Mortgage, and further agrees that the prepayment privilege now in effect shall remain in full force and effect, and Mortgagor represents to Mortgagee that there is no junior mortgage or other subsequent lien now outstanding against the Mortgaged Premises held by Mortgagee, except as otherwise disclosed herein, and that the lien of the Mortgage is a valid, first and subsisting lien on said Mortgaged Premises.

Nothing herein contained shall in any manner whatsoever impair the Note and the Mortgage as modified hereby, or the first lien created thereby or any other documents executed by Mortgagor in connection therewith, or alter, waive, vary or affect any promise, agreement, covenant or condition recited in any of the above-mentioned documents. Except as hereinabove otherwise provided, all terms and provisions of the Note, Mortgage and other instruments and documents executed in connection with the subject mortgage loan, shall remain in full force and effect and shall be binding upon the parties hereto, their successors and assigns.

This instrument is executed by Mortgagor, not personally, but as Trustee under a deed or deeds in trust delivered pursuant to aforementioned Trust Agreement, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and Mortgagor hereby warrants that it possesses full power and authority to execute this instrument); and no personal liability shall exist or be asserted or enforceable against Mortgagor generally or in any capacity other than as Trustee as aforesaid, because or in respect of this instrument, the Mortgage so modified or the Note secured thereby, and its liability as Mortgage shall be limited to and enforceable only out of the property described in this Mortgage, by enforcement of the lien hereof, and no duty shall rest upon Mortgagor to sequester, hold or maintain as a continuing trust asset, any property now or hereafter held by it as Trustee as aforesaid, nor any of the income therefrom nor proceeds or avails of any sale or other disposition thereof.

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IN WITNESS WHEREOF, this instrument has been executed by the parties hereto in manner and form sufficient to bind them, as of the day and year first above written.

NORTH COMMUNITY BANK, Mortgagee:

Attest:

Gerald S. Roman

Gerald S. Roman, Vice President

Ronald L. Ludewig

Ronald L. Ludewig, Vice President

STATE OF ILLINOIS)

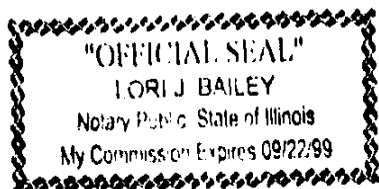
) ss.

COUNTY OF COOK)

I, Lori J. Bailey, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Gerald S. Roman and Ronald L. Ludewig, personally known to me to be the same persons whose names are subscribed to the foregoing instrument and personally known to me to be the Vice President and Vice President of NORTH COMMUNITY BANK, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and the said instrument was signed, sealed and delivered in the name and in behalf of said corporation as the free and voluntary act of said corporation for the uses and purposes set forth.

Given under my hand and notarial seal this 16th day of March, 1998.

Notary Public



Lori J. Bailey

Prepared By/Mail To:
North Community Bank
3639 North Broadway
Chicago, IL 60613



IN WITNESS WHEREOF, this instrument has been executed by the parties hereto in manner and form sufficient to bind them, as of the day and year first above written.

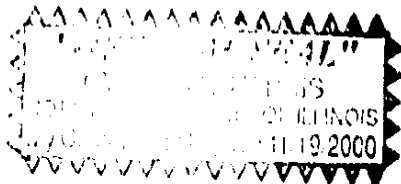
American National Bank and Trust Company of Chicago, not personally, but as trustee under Trust Agreement dated January 17, 1984 and known as Trust No. 122439-03

By: [Signature]
Authorized Signer

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, CYNTHIA K. PARIS, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Gregory S. Kasprzyk, personally known to me to be the same person whose name is subscribed to the foregoing instrument, and personally known to me to be the JIM KASPRZYK of American National Bank and Trust Company of Chicago, and acknowledged that he or she signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and the said instrument was signed, sealed and delivered in the name and in behalf of said corporation as the free and voluntary act of said corporation for the uses and purposes set forth.

Given under my hand and notarial seal this 27th day of April, 1998.



Notary Public

[Signature]

Prepared By/Mail To:

North Community Bank
3639 North Broadway
Chicago, Illinois 60613