



MODIFICATION AGREEMENT

This Agreement is entered into this **25TH** day of **AUGUST, 1999** between State Bank of Countryside ("Bank") and the Undersigned (if more than one, jointly and severally) concerning the Undersigned's Equiline with the Bank.

RECITALS

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A. The Undersigned is indebted to State Bank of Countryside as evidenced by a certain Equiline Agreement dated **AUGUST 2, 1989** which provides that loans may be made from time to time by the Bank to the Undersigned, upon certain terms and conditions, up to the credit limit of **\$50,000.00**.

B. Said Equiline Agreement is secured by a Mortgage dated **AUGUST 2, 1989** upon certain property commonly known as **1433 RAYMOND, LA GRANGE, ILLINOIS 60525** which document was recorded with the **COOK** County Recorder of Deeds on **8-24-89** as Document Number **3819637T**. (SEE LEGAL DESCRIPTION BELOW.)

REI TITLE SERVICES # 749131

C. The Undersigned has requested an extension of the payment of the outstanding balance of the Equiline Agreement and an extension of the time period during which Loans can be made. State Bank of Countryside is willing to grant such extensions pursuant to the terms and provisions of this Agreement.

NOW, THEREFORE, in consideration of the above Recitals, the parties do hereby acknowledge and agree as follows:

1. The Undersigned does hereby acknowledge that the Equiline Agreement and Mortgage remain in full force and effect.

2. The Equiline Agreement, as secured by the Mortgage, is hereby modified as follows:

- a. The maturity date of the equiline Agreement is extended to **8-25-04**.
- b. Loans (as that term is described in the Equiline Agreement) may be requested buy the Undersigned, subject to the same terms and conditions specified in the Equiline

Agreement, until the maturity date of the Equiline Agreement, as extended by this Modification Agreement.

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3. For and in consideration of this extension and modification, the Undersigned agrees to pay the following fees:

SECURITY SEARCH	\$ 50.00
DOCUMENT RECORDING FEE	\$ 50.00
TOTAL DUE:	\$100.00

4. In all other respects, the Equiline Agreement and the Mortgage are hereby ratified and reaffirmed.

Dated at Countryside, Illinois as of the date first above written.

STATE BANK OF COUNTRYSIDE A/T/U/T/A DTD 11-27-85 A/K/A TR#132 AND NOT PERSONALLY

BY: [Signature]

X [Signature]
JOHN L. SIMONELLI

ATTEST: [Signature]

X _____

State of Illinois
County of Cook

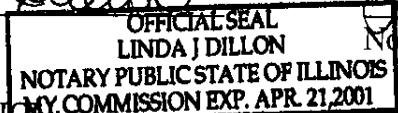
Subscribed and sworn to before me this
21 day of October, 1999

[Signature]
Notary Public

State of Illinois
County of Cook

Subscribed and sworn to before me this
11 day of October, 1999

[Signature]
Notary Public



LEGAL DESCRIPTION

LOT 85 IN TALMAN AND THIELE'S EDGEWOOD LA GRANGE PARK ADDITION, BEING A SUBDIVISION OF THE EAST 1/2 OF THE WEST 122.022 ACRES OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS. PIN 19-31-312-012-0000.

COMMONLY KNOWN AS:

1433 RAYMOND, LA GRANGE, ILLINOIS 60525.

NOTE: EXONERATION CLAUSE

MAIL TO: State Bank of Countryside
6734 Joliet Road
Countryside, Illinois 60525



PREPARED BY: ROSEMARY H. KRON

This document is signed by State Bank of Countryside not individually but solely as Trustee under Trust Agreement mentioned in said document. Said Trust Agreement is hereby made a part hereof and any claims against said Trustee which may result from the signing of this document shall be payable only out of any Trust property which may be held hereunder, except that no duty shall rest upon the State Bank of Countryside personally or as Trustee to sequester any of the earnings, avails or proceeds of any real estate in said Trust. Said Trustee shall not be personally liable for the performance of any of the terms and conditions of the title of said property or for any agreement with respect thereto. Any and all personal liability of the State Bank of Countryside is hereby expressly waived by the parties hereto and their respective successors and assigns. All warranties, covenants, indemnities and representations of each kind are those of the Trust's beneficiaries only and shall not in any way be binding on the responsibility and liability of the State Bank of Countryside. This exoneration clause shall be controlling in the event of a conflict of terms created by the documents executed by State Bank of Countryside as trustee.