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The First National Bank Of Chicago

**AMENDMENT TO HOME EQUITY LINE AGREEMENT AND MORTGAGE**

This Amendment is dated January 11, 1999, and is executed by The First National Bank Of Chicago either as original mortgagee or as assignee ("Lender") and ANTHONY J. RIGGIO AND WIFE PATRICIA A. RIGGIO, AS JOINT TENANTS

(jointly and severally, if more than one) ("Borrower").

WHEREAS, Borrower has executed and delivered to Lender a certain Mortgage dated September 03, 1997, and recorded as document number 97724423 on September 30, 1997, with the Cook County Recorder of Deeds, encumbering the following described property:

LOT 25 IN BLOCK 2 IN ERNEST H. KLODES BUNKER HILL COUNTRY CLUB ESTATES, A RESUBDIVISION OF PART OF LOTS 1 AND 2 IN SUBDIVISION OF WILLIAM KOLBS FARM, SAID FARM BEING A SUBDIVISION OF LOTS 3, 4, 9 TO 12, 17 AND 18 IN SUBDIVISION OF PART OF VICTORIA POTHIER'S RESERVATION WITH PARTS OF LOTS 2 TO 4 IN ASSESSOR'S DIVISION OF THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN AND ALSO LOT 5 AND PART OF LOT 8 IN SAID VICTORIA POTHIER'S RESERVATION IN COOK COUNTY, ILLINOIS

Permanent Tax Number 10-32-130-016 which has the address of 6801 LEXINGTON LN NILES, IL 60714

("Mortgage"); and

WHEREAS, Borrower has executed a certain credit agreement and disclosure statement dated September 03, 1997, in favor of the Lender (the "Agreement").

WHEREAS, Lender and Borrower wish to amend the Mortgage in order to increase the credit limit under the Agreement and/or extend the expiration date of the Agreement.

NOW, THEREFORE, for valuable consideration, the receipt of which is hereby acknowledged, Lender and Borrower agree as follows:

