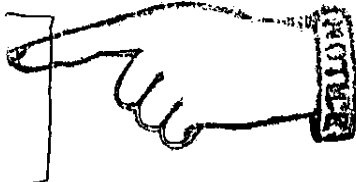


Prepared By e, Mail B:
Northview Bank & Trust
245 Waukegan Road
Northfield, IL 60093
847-446-0245 (Lender)



INV. 72338 3/13 GAD

MODIFICATION AND EXTENSION OF MORTGAGE

GRANTOR		BORROWER	
Joseph E. Miles Michelle D. Miles		Joseph E. Miles Michelle D. Miles	
ADDRESS		ADDRESS	
173 Wellington Drive Bloomington, IL 60108		173 Wellington Drive Bloomington, IL 60108	
TELEPHONE NO.	IDENTIFICATION NO.	TELEPHONE NO.	IDENTIFICATION NO.
630-924-8616	404-78-0544	630-924-8616	404-78-0544

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 10TH day of OCTOBER, 1998, is executed by and between the parties indicated below and Lender.

A. On OCTOBER 7, 1997, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of ONE HUNDRED SIXTEEN THOUSAND EIGHT HUNDRED AND NO/100 Dollars (\$ 116,800.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of Lender covering the real property described on Schedule A below ("Property") and recorded in Book _____ at Page _____ Filing date _____ as Document No. _____ in the records of the Recorder's (Registrar's) Office of Cook County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated n/a executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".

B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the Mortgage. The parties agree as follows:

- (1) The maturity date of the Note is extended to OCTOBER 10, 1999, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
- (2) The parties acknowledge and agree that, as of OCTOBER 10, 1998, the unpaid principal balance due under the Note was \$ 105,098.00, and the accrued and unpaid interest on that date was \$ 744.45.
- (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
- (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.
- (5) Borrower, Grantor and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
- (6) The Mortgage is further modified as follows:
Renewal of Northview Bank & Trust Revolving Line of Credit Loan #4744683-9002 in the amount of \$116,800.00.

SCHEDULE A

LOT 51 IN GLEN OAK ACRES, BEING A SUBDIVISION IN THE WEST 1/2 OF THE WEST 1/2 OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address of Real Property: 1840 Ridgewood Lane
Glenview, IL 60025

Permanent Index No.(s): 04-25-112-008

SCHEDULE B

GRANTOR: Joseph E. Miles

Joseph E. Miles
Joseph E. Miles
Husband, as Joint Tenants

GRANTOR:

GRANTOR: Michelle D. Miles

Michelle D. Miles
Michelle D. Miles
Wife, as Joint Tenants

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

BORROWER:

BORROWER:

Joseph E. Miles

Michelle D. Miles

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

GUARANTOR:

GUARANTOR:

GUARANTOR:

GUARANTOR:

LENDER: Northview Bank & Trust

James L. Briggs
Executive Vice President

State of Illinois)
County of Cook) ss.

State of Illinois)
County of Cook) ss.

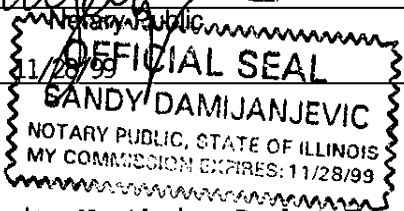
I, Sandy M. Damijanjevic a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Joseph and Michelle Miles are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this 10th day of October, 1998 by James L. Briggs as Executive Vice President on behalf of the Northview Bank & Trust

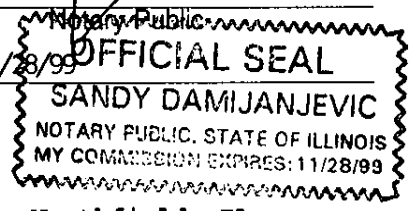
Given under my hand and official seal, this 10th day of October, 1998

Given under my hand and official seal, this 10th day of October, 1998

Commission expires: 11/28/99



Commission expires: 11/28/99



Prepared by and return to: Northview Bank & Trust
60093

245 Waukegan Road Northfield IL