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**MID AMERICA BANK, fsb.
LOAN MODIFICATION AGREEMENT**

Loan Number: 0970731735

Modification Fee: \$750.00

Purpose of Modification:

TO REDUCE INTEREST RATE FROM 7.125% TO 6.375%; TO CHANGE THE LOAN PROGRAM FROM AN ADJUSTABLE 5/1 ARM TO A FIXED RATE; TO CHANGE THE PRINCIPAL AND INTEREST FROM \$683.55 TO \$875.40; TO CHANGE THE MATURITY DATE FROM 12/01/2027 TO 11/01/2013; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$750.00.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 18TH day of NOVEMBER, 1998 by and between Mid America Bank, fsb. of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as ("MidAmerica") and VIJAY S GADDE AND MADHAVI GADDE, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 259-2 JENNIFER LANE PALATINE, IL 60067 and legally described as follows:

UNIT 62A TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN HAMILTON PLACE CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 86600323 AND AMENDED BY DOCUMENT NUMBERS 87551346, 88586737, 97360478 AND 97719782, IN SECTIONS 10 AND 15, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 02-15-200-024-1056

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of ONE HUNDRED ONE THOUSAND FOUR HUNDRED SIXTY AND NO/100 Dollars (\$101,460.00) evidenced by a Note ("Note") and Mortgage both dated NOVEMBER 5, 1997 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 97883532 and said Note and Mortgage are incorporated into and made a part of this Modification;

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By: Madhavi Gadde
MADHAVI GADDE

By: Vijay S Gadde
VIJAY S GADDE

BORROWER(S)

Executed, sealed and delivered this 18th day of November, 1998.

In all respects, said Note and Mortgage shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein revised.

Property of Cook County Clerk's Office

As of November 1, 1998, the modified interest rate the Borrowers are required to pay will be 6.375%. This modified interest rate will remain constant for the remaining term of the loan. The principal and interest payment based on the rate indicated above will be \$875.40. The Borrowers shall make the new modified payments on the first day of each month beginning on December 1, 1998. It is agreed that all sums owed under the Note will be paid no later than November 1, 2013 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed November 1, 2013. To the extent the terms, conditions and provisions of this Modification differ from or are inconsistent with the Note, Mortgage or other Loan Documents executed by the Borrowers, the terms, conditions and provisions of this Modification shall control and govern.

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage of said indebtedness; NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows: It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is One Hundred Thousand Five Hundred Forty and 59/100 Dollars (\$100,540.59). The Note and Mortgage dated November 5, 1997 shall be modified to provide for an additional advance of funds not to exceed the amount of Seven Hundred Fifty and 00/100 Dollars (\$750.00). Mid America will fund an Additional Advance of Seven Hundred Fifty and 00/100 Dollars (\$750.00) which shall increase the unpaid principal balance of said indebtedness to One Hundred One Thousand Two Hundred Ninety and 59/100 Dollars (\$101,290.59). The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest) Section 3 (Payments) of the Note as follows:

STATE OF ILLINOIS)
)SS
COUNTY OF DePue)

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that VIJAY S GADDE AND MADHAVI GADDE whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that they signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature: Lorraine Meingasner
LORRAINE MEINGASNER
Name (Typed or Printed)

"OFFICIAL SEAL"
LORRAINE MEINGASNER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/11/99

My Commission Expires: 1-11-99

LENDER:

MID AMERICA BANK, fsb.:

Karen Menza Jean Aquino
KAREN MENZA JEAN AQUINO

STATE OF ILLINOIS)
)SS
COUNTY OF DePue)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that KAREN MENZA, personally known to me to be the ASSR Vice President of Mid America Bank, fsb., a national banking corporation and JEAN AQUINO, the Asst. Secretary of said corporation and 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 severally acknowledged that as such ASSR Vice President and Asst. Secretary they signed and delivered the said instrument as the ASSR Vice President and Asst. Secretary of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS 9th DAY OF December, 1998

Lorraine Meingasner
Notary Public

"OFFICIAL SEAL"
LORRAINE MEINGASNER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/11/99

My Commission Expires: 1-11-99

THIS INSTRUMENT PREPARED BY
Kenneth Koranda, President
Mid America Bank, fsb.
1823 Centre Point Circle, P.O. Box 3142
Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO:
Mid America Bank, fsb.
1823 Centre Point Circle
P.O. Box 3142
Naperville, Illinois 60566-7142