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NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT is made this 14th day of November, 1990^{IN} by and between LOIS A. HOPKINS, an unmarried person, (herein "Debtor") and WESTBANK, an Illinois banking corporation (herein "Lender").

WITNESSETH

WHEREAS, Debtor has executed and delivered to Lender, (i) that certain Note dated July 28, 1988 in the original face amount of SIXTY THOUSAND and NO 100 DOLLARS (\$60,000.00), which has been renewed several times, most recently by that certain Note dated November 1, 1989 in the face amount of THIRTY THREE THOUSAND TWENTY SEVEN and NINEY THREE and 34 100 DOLLARS (\$33,286.34), therein the "Note"; and (ii) that certain Mortgage dated July 28, 1988 from Debtor to Lender in the original face amount of SIXTY THOUSAND and NO 100 DOLLARS (\$60,000.00) and filed in the office of the Registrar of Tarrans Files of Cook County Illinois on August 26, 1988 as Document No. 224,448 (the "Mortgage") affecting real property described on Exhibit "A", which is attached hereto and made a part hereof; and

WHEREAS, the parties hereto now desire to amend the Note and the Mortgage in the manner herein set out forth;

NOW THEREFORE, for and in consideration of the foregoing, for the mutual covenants herein contained and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. The Note is hereby amended as follows:
 - A. The maturity date thereof is hereby extended to January 15, 1991.
 - B. The interest rate thereon is hereby changed from 11.0% in excess of the Prime Rate as reported in the Money Rates section of the Wall Street Journal to 12.0% per annum.

2. Except as specifically modified by the terms hereof, the Note and the Mortgage shall be and remain in full force and effect and shall continue to govern the rights and obligations of the parties with respect to the loan evidenced and secured thereby.

RT 12-42
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L.A. Hopkins
Westbank

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Property of Cook County Clerk's Office

0001036

LOT 42 AND THE SOUTH HALF OF LOT 43 IN BLOCK 9 IN COCHRAN'S THIRD ADDITION TO EDGEWATER, IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

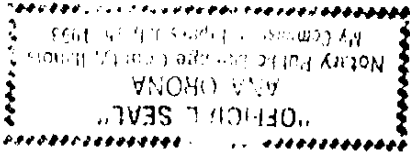
P.I. N 14-08-121-004

Common Address: 5345 N. Magnolia Ave., Chicago, IL 60640

Legal Description

EXHIBIT "A"

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Notary Public

Anna Ohona

GIVEN under my hand and official seal this 11th day of

April 1992, for the purposes therein set forth, said instrument as heretofore and voluntary act, for the uses and day in person and a signed and delivered the subscribed to the instrument, appeared before me to personally known to me to be the same person whose name is in the state of Illinois, the HENRY GERRIT, that I, ANNA OHONA, Notary Public in and for said County, the undersigned, a Notary Public in and for said County,

State of Illinois
County of Cook

9931636

Attest:
[Signature]

BY
WESTBANK

DEBTOR
[Signature]
Lots A, Hopkins

IN WITNESS WHEREOF, the parties hereto have duly authorized and executed this Agreement as of the date first above written.

3. This agreement shall be binding upon and inure to the benefit of Debtor, Lender and their respective successors and assigns, it being specifically understood by Debtor that Lender may assign the rights under all or part of the Note and the Mortgage to one or more third parties. This agreement shall be governed by the laws of the State of Illinois.

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WESTBANK
 Rebecca A. Francis
 One Westbrook Corporate Center
 Westbrook, IL 60154

This instrument prepared by
 and return to



OFFICIAL SEAL
 Lisa M. Sanders
 Notary Public, State of Illinois
 My Commission Expires 12/4/09

GIVEN under my hand and official seal this 11 day of
 2009

Notary Public

in the State aforesaid, DO HEREBY CERTIFY that
 President of WESTBANK, an Illinois banking corporation, and
 Vice President of said corporation, are
 personally known to me to be the same persons whose names are
 subscribed to the foregoing instrument as such President and Vice
 President respectively, appeared before me this day in person and
 acknowledged that they signed and delivered the said instrument
 as their free and voluntary act, and as the true and voluntary
 act of said banking corporation, for the uses and purposes
 therein set forth.

State of Illinois
 County of

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Member # 1048341
GROUP



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Property of Cook County Clerk's Office