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SECOND NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT is made this 15th day of January, 1991 by and between LOIS A. HOPKINS, an unmarried *WOMAN*, (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 13, 1990 in the face amount of THIRTY-THREE THOUSAND TWO HUNDRED EIGHTY-THREE and 34/100 DOLLARS (\$33,283.34), (herein 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 Torrens Titles of Cook County Illinois on August 26, 1988 as Document No. 3734746 (the "Mortgage") affecting real property described on Exhibit "A", which is attached hereto and made a part hereof; and

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 60610

The note is hereby amended as follows:

- A. The maturity date thereof is hereby extended to July 15, 1991.
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.
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 its 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.

Copy follow

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REG TITLE SERVICES #

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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 its 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

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.

A. The maturity date thereof is hereby extended to July 15, 1991.

1. The Note is hereby amended as follows:

WHEREAS, the parties hereto now desire to amend the Note and the Mortgage in the manner hereinafter set 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:

WHEREAS, Debtor has executed and delivered to Lender, (1) 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 [unclear] in the face amount of THIRTY-THREE THOUSAND TWO HUNDRED [unclear]

WITNESSETH

THIS AGREEMENT is made this 15th day of January, 1991 by and between LOTS A, HOPKINS, an unmarried woman (herein "Debtor") and WESTBANK, an Illinois banking corporation (herein "Lender").

SECOND NOTE AND MORTGAGE MODIFICATION AGREEMENT

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RE: TITLE SERVICES #

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

DEBTOR

Lois A. Hopkins
Lois A. Hopkins

WESTBANK

By Marschall [Signature]
Its VICE PRESIDENT

Attest:

By [Signature]
Its PRESIDENT

Property of COOK COUNTY CLERK'S Office

State of Illinois)
County of DeWitt)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that LOIS A. HOPKINS, AN UNMARRIED WOMAN is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 30 day of Jan, 1991.

[Signature]
Notary Public

"OFFICIAL SEAL"
ANA ORONA
Notary Public DuPage County, Illinois
My Commission Expires July 15, 1993

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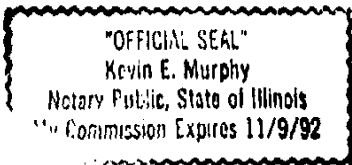
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State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Glen F. Marino, President of WESTBANK, an Illinois banking Corporation, and Marschelle E. Sekora, 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 free and voluntary act of said banking corporation, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 5th day of February, 1991.

Kevin E. Murphy
Notary Public



This instrument prepared by
and return to:

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



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COOK COUNTY

MAR -7 AM 11:55
CLERK OF COOK COUNTY
REGISTRAR OF TITLES

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Subject 980

Address _____

Promised _____

Deliver cert. to _____

Address _____

From _____ Trust

Draw to _____

Address _____

Noticed _____

R.E. MARTINEZ

REAL ESTATE INDEX GROUP
1820 Ridge Avenue
Evanston, IL 60201

Order # 1352667

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DUPLICATE