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LOAN MODIFICATION AGREEMENT

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THIS AGREEMENT dated June 1, 1991 by and between the Harris Bank Hinsdale, National Association ("Mortgagee"); the Harris Bank Hinsdale, National Association as Trustee under Trust Agreement dated May 24, 1989 and known as Trust No. L-2282 ("Mortgagor"); and Chatsworth Properties, Inc., Joseph Nicosia, Michael A. LaMantia and Ralph Nicosia ("Guarantors"), witnesseth:

WHEREAS, Mortgagee has agreed to lend Mortgagor the principal amount of Three Hundred Thousand and No/100 Dollars (\$300,000.00) evidenced by a promissory note dated June 1, 1989, and secured by a Mortgage dated June 1, 1989, filed June 20, 1989, in the Torrens Office of Cook County, Illinois as Document No. LR3803451, and recorded June 22, 1989, in the Recorder's Office of Cook County, Illinois as Document No. 89286577, mortgaging, granting, and conveying to Mortgagee the property legally described as:

North 100 Feet of the East 170 Feet of Block Nine (9) in Highlands, said Highlands, being a Subdivision of the North West Quarter (1/4) and the West 800 Feet of the North 144 Feet of the South West Quarter (1/4) of Section 7, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 18-07-107-002

Commonly known as: 100 Springlake, Hinsdale, Illinois

WHEREAS, the parties hereto executed a Loan Modification Agreement dated October 12, 1989, filed October 23, 1989 in the Torrens Office of Cook County, Illinois as Document No. LR3834474, and recorded October 24, 1989, in the Recorder's Office of Cook County, Illinois as Document No. 89504385, increasing the total principal indebtedness secured thereby to Seven Hundred Thousand and No/100 Dollars (\$700,000.00).

WHEREAS, the parties hereto executed a Loan Modification Agreement dated May 7, 1990, filed June 21, 1990, in the Torrens Office of Cook County, Illinois as Document No. LR3890883, and recorded June 21, 1990 in the Recorder's Office of Cook County, Illinois as Document No. 90295519, extending the maturity date of the note and mortgage to December 1, 1990 and amending the terms of the Note to have interest due at maturity.

WHEREAS, the parties hereto executed a Loan Modification Agreement dated December 1, 1990, filed February 11, 1991, in the Torrens Office of Cook County, Illinois as Document No. LR3943621, and recorded February 11, 1991, in the Recorder's Office of Cook County, Illinois as Document No. 91065136, extending the maturity date of the note and mortgage to June 1, 1991 and amending the terms of the Note to have interest due monthly.

WHEREAS, said note is due and payable and the parties wish to extend the Maturity date of the note;

NOW, THEREFORE, the parties hereto agree to extend the Maturity date of the mortgage and note to December 1, 1991. The parties further agree that the

First American Title Order #

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outstanding principal balance will bear interest at two percent (2.00%) higher than the Harris Bank Hinsdale, National Association prime rate of interest as set from time to time. The prime rate of interest as of the date of this Agreement is eight and one half percent (8.50%)

In all other respects, the parties hereto reconfirm and ratify the provisions of the mortgage, note, construction loan agreement, and previous loan modification agreements.

This Loan Modification Agreement is executed by the Harris Bank Hinsdale, National Association, not personally, but as Trustee as aforesaid in the exercise of the power and authority vested in it as such Trustee; and it is expressly understood and agreed that nothing contained herein or in said note and mortgage shall be construed as creating any liability on the Harris Bank Hinsdale, National Association as Trustee or on the Harris Bank Hinsdale, National Association personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied contained herein, all such liability, if any, being expressly waived by the Trustee and by every person now or hereafter claiming any right of security hereunder, and that so far as the Harris Bank Hinsdale, National Association as Trustee and its successors and the Harris Bank Hinsdale, National Association personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises conveyed thereby for the payment hereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided, or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, the Harris Bank Hinsdale, National Association, not personally, but as Trustee as aforesaid, has executed this Loan Modification Agreement this 1st day of June, 1991.

Harris Bank Hinsdale, National Association as Trustee
under Trust Agreement dated May 24, 1989, and known
as Trust No. L-2282, and not personally

By: *Janet Hall*
Assistant Vice President/Trust Officer

Attest: *Barbara Zeman*
Assistant Vice President

IN WITNESS WHEREOF, Mortgagee has executed this Loan Modification Agreement this 1st day of June, 1991.

Harris Bank Hinsdale, National Association

By: *John J. Kwan*
Vice President

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IN WITNESS WHEREOF, Guarantors have executed this Loan Modification Agreement this 1st day of June, 1991.

CHATSWORTH PROPERTIES, INC.

By: [Signature]
President

By: Michael A LaMantia
Vice President

[Signature]
Joseph Nicosia

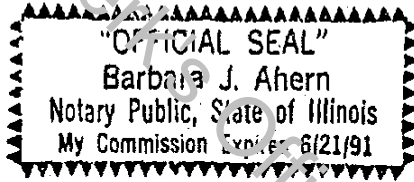
Michael A. LaMantia
Michael A. LaMantia

[Signature]
Ralph Nicosia

State of Illinois)
County of DuPage

I, the undersigned, a Notary Public in and for said County, in the State of Illinois, do hereby certify that Janet Hale, who is Assistant Vice President/Trust Officer of Harris Bank Hinsdale, National Association and Carole Ziemian, who is Assistant Vice President of the same corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President/Trust Officer and Assistant Vice President respectively, appeared before me this day in person and acknowledged that they signed and delivered the foregoing instrument as their free and voluntary act and as the free and voluntary act of the corporation for the uses and purposes therein set forth. Given under my hand and seal this 1st day of June, 1991.

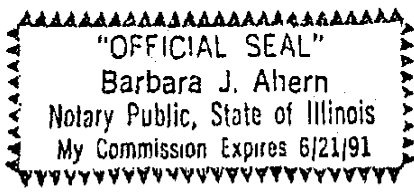
Barbara J. Ahern
Notary Public



State of Illinois)
County of DuPage

I, the undersigned, a Notary Public in and for said County, in the State of Illinois, do hereby certify that John F. Kovacs, who is Vice President of Harris Bank Hinsdale, National Association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Vice President, appeared before me this day in person and acknowledged that he signed and delivered the foregoing instrument as his free and voluntary act and as the free and voluntary act of the corporation for the uses and purposes therein set forth. Given under my hand and seal this 1st day of June, 1991.

Barbara J. Ahern
Notary Public



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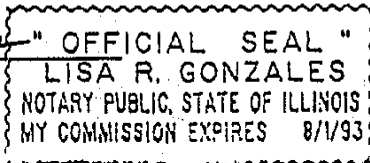
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State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County, in the State of Illinois, do hereby certify that Joseph Nicosia, who is President of Chatsworth Properties, Inc., and Michael A. LaMantia, who is Vice President of the same corporation, 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 foregoing instrument as their free and voluntary act and as the free and voluntary act of the corporation for the uses and purposes therein set forth. Given under my hand and seal this 1st day of June, 1991.

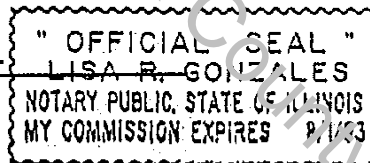
Lisa R. Gonzales
Notary Public



State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that Joseph Nicosia, 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 he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this 1st day of June, 1991.

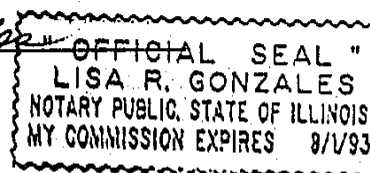
Lisa R. Gonzales
Notary Public



State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that Michael A. LaMantia, 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 he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this 1st day of June, 1991.

Lisa R. Gonzales
Notary Public



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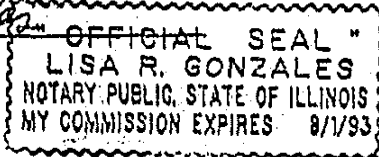
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State of Illinois)
County of DuPage)

I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that Ralph Nicosia, 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 he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this 1st day of June, 1991.

Lisa R. Gonzales
Notary Public



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Prepared by and mail to:

Helen Mardula/ba
Harris Bank Hinsdale
50 S. Lincoln Street
Hinsdale, IL 60521

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1991 JUN 27 PM 3:30
CAROL HOSELEY BRAUN
REGISTRAR OF TITLES

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Registrar of Titles CAROL HOSELEY BRAUN PARTICIPATION	

First American Title Insurance
Company of the Mid-West
100 North LaSalle Street Suite 400
Chicago, Illinois 60602 750-6780