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4TH NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT is made this 13th day of August, 1991 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) (the "Note"), which was due, if not sooner paid on January 24, 1989 and extended to July 24, 1989 by Note dated January 24, 1989 and extended to November 15, 1989 by Note dated July 24, 1989 and extended to February 13, 1990 by Note dated November 16, 1989 in the amount of FIFTY-FOUR THOUSAND ONE HUNDRED EIGHTY-SEVEN AND 49/100 DOLLARS (\$54,187.49) and extended to May 14, 1990 by Note dated February 13, 1990 in the amount of FORTY-EIGHT THOUSAND THREE HUNDRED SEVENTY-TWO AND 64/100 (\$48,372.64) and extended to August 14, 1990 by Note dated May 14, 1990 in the amount of FORTY-EIGHT THOUSAND EIGHT HUNDRED SEVENTY-TWO AND 64/100 (\$48,872.64) and extended to November 14, 1990 by 1st Note and Mortgage Modification Agreement recorded in the Office of the Recorder of Deeds of Cook County, Illinois on August 23, 1990 as Document No. 3906442 and extended to January 15, 1991 by a 2nd Note and Mortgage Modification Agreement in the amount of THIRTY-THREE THOUSAND TWO HUNDRED EIGHTY-THREE AND 34/100 DOLLARS (\$33,283.34) recorded in the Office of the Recorder of Deeds of Cook County, Illinois on December 26, 1990 as Document No. 3934636 and further extended to July 15, 1991 by a 3rd Note and Mortgage Modification Agreement recorded in the Office of the Recorder of Deeds of Cook County, Illinois on March 7, 1991 as Document No. 3947980.

WHEREAS, the Note is secured by a Mortgage (the "Mortgage") dated July 28, 1988 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on August 26, 1988 as Document No. 3734746 affecting real property described on Exhibit "A", which is attached hereto and made a part of hereof; and

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:

LEGAL SERVICES 7
R-10-849 LEGAL SERVICES 7
FOLLOWS MORTGAGE

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1. The Note is hereby amended as follows:
 - A. The maturity date thereof is hereby extended to August 15, 1992.
 - B. The payment thereof is changed from interest at maturity to monthly payments of principal and interest of \$587.54 beginning September 15, 1991 to maturity.
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.

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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.

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

DEBTOR

WESTBANK

Lois A. Hopkins
Lois A. Hopkins

By Alan F. Marino
Its PRESIDENT

Attest:

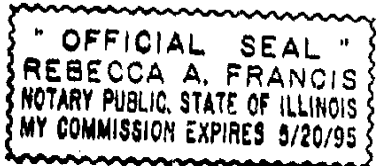
By Marachello E. P...
Its VICE PRESIDENT

4006841

State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that LOIS A. HOPKINS, *Spinster* 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 13th day of August, 1991.



Rebecca A. Francis
Notary Public

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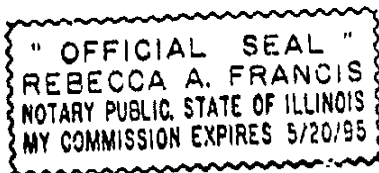
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State of Illinois)
County of Cook)

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 Marschella 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.

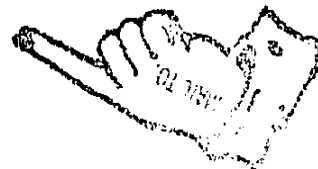
GIVEN under my hand and official seal this 13th day of August, 1991.



Rebecca A. Francis
Notary Public

This instrument prepared by
and return to:

Lynn M. Dirkes
WESTBANK
One Westbrook Corporate Center
Westchester, IL 60154



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EXHIBIT "A"

Legal Description

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

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COOK COUNTY, ILLINOIS

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IN DUPLICATE

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CAROL MOSELEY BRAUN
REGISTRAR OF TITLES
CO PM 12:20

IDENTIFIED	No. 13
Registrar of Torrens Titles CAROL MOSELEY BRAUN R. E. I. NEFF	

REAL ESTATE INDEX GROUP
1820 Ridge Avenue
Evanston, IL 60201

Order # 110-849