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RECORDATION REQUESTED BY:
SOUTH HOLLAND TRUST &
SAVINGS BANK
16178 SOUTH PARK AVENUE
SOUTH HOLLAND, IL 60473

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

98045556

98 JUN 17 PM 12: 21

MORRIS W. CARTER
RECORDER

WHEN RECORDED MAIL TO:
SOUTH HOLLAND TRUST &
SAVINGS BANK
16178 SOUTH PARK AVENUE
SOUTH HOLLAND, IL 60473

SEND TAX NOTICES TO:
SOUTH HOLLAND TRUST &
SAVINGS BANK
16178 SOUTH PARK AVENUE
SOUTH HOLLAND, IL 60473

Document is
NOT OFFICIAL!

FOR RECORDER'S USE ONLY

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the Lake County Recorder!

This Modification of Mortgage prepared by: South Holland Trust & Savings Bank
16178 South Park Ave
South Holland, IL 60473

STOP
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 28, 1998, BETWEEN Oscar Perretta and Sergio Urquiza (referred to below as "Grantor"), whose address is 6490 Broadway Avenue, Merrillville, IN 46410; and SOUTH HOLLAND TRUST & SAVINGS BANK (referred to below as "Lender"), whose address is 16178 SOUTH PARK AVENUE, SOUTH HOLLAND, IL 60473.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 9, 1997 (the "Mortgage") recorded in Lake County, State of Illinois as follows:
Recorded December 22, 1997, as Document Number 97087899

REAL PROPERTY DESCRIPTION.—The Mortgage covers the following described real property (the "Real Property") located in Lake County, State of Illinois:
See Attached Exhibit A

The Real Property or its address is commonly known as 6490 Broadway Avenue, Merrillville, IL 46410.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:
The Mortgage is being modified to increase the aggregate loan amount from \$800,000.00 to \$937,500.00 as evidenced by those certain Notes dated December 9, 1997, December 17, 1997, and April 28, 1998, in the amounts of \$400,000.00, \$400,000.00, and \$137,500.00, respectively. The maturity date of the Mortgage shall remain unchanged at December 9, 2002..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

097-5512

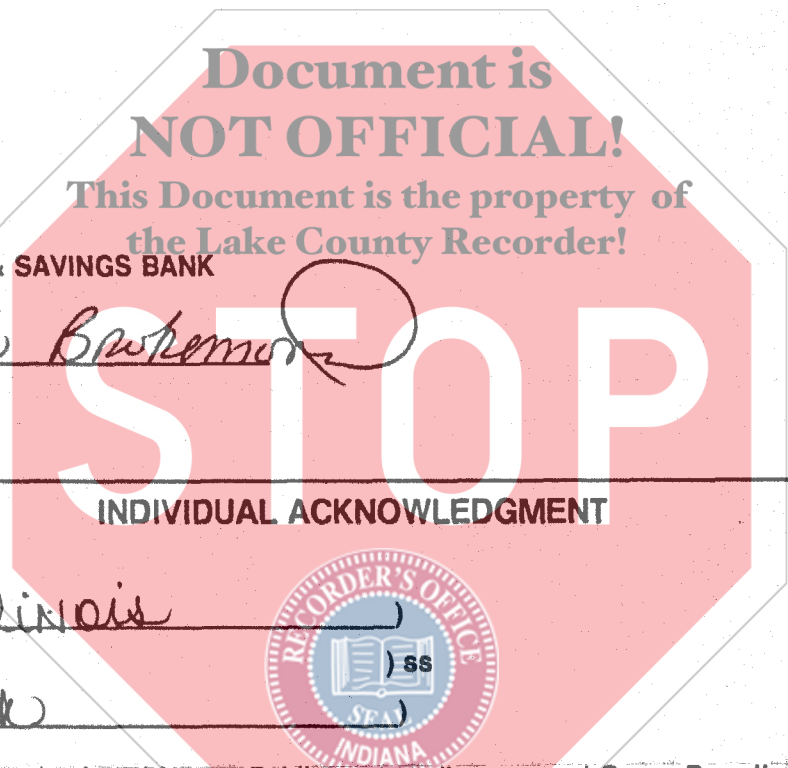
13.00
#5061 em

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X [Signature]
Oscar Perretta

X [Signature]
Sergio Urquiza



LENDER:

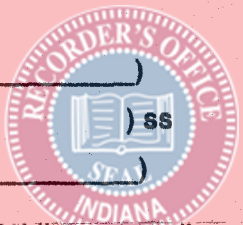
SOUTH HOLLAND TRUST & SAVINGS BANK

By: Christopher Baskemore
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared Oscar Perretta and Sergio Urquiza, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of April, 19 98

By Tisha M. Black Residing at S. Holland, IL

Notary Public in and for the State of Illinois

My commission expires April 17, 2000

"OFFICIAL SEAL"
TISHA M. BLACK
Notary Public, State of Illinois
My Commission Expires 4/17/2000

LENDER ACKNOWLEDGMENT

STATE OF Illinois

) ss

COUNTY OF Cook

On this 28th day of April, 1998, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Tisha M. Black Residing at S. Holland, IL

Notary Public in and for the State of Illinois

My commission expires April 17, 2000

