

CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$600,000.00	11-10-2011	11-01-2014	82470	98 / UCC	7063926	TAO	PS
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: THE DANA POINT CONDOMINIUM ASSOCIATION
1519 E Central Rd
Arlington Heights, IL 60005

Lender: GLENVIEW STATE BANK
(Branch - Mount Prospect State Bank)
800 Waukegan Rd
Glenview, IL 60025

Principal Amount: \$600,000.00

Date of Agreement: September 30, 2013

DESCRIPTION OF EXISTING INDEBTEDNESS. Promissory Note dated November 10, 2011 between The Dana Point Condominium Association ("Borrower") and Glenview State Bank ("Lender") in the principal amount of \$600,000.00 and maturing November 1, 2013.

DESCRIPTION OF CHANGE IN TERMS.

MATURITY DATE: The new Maturity Date shall be November 1, 2014.

TERM LOAN FINANCING: At maturity the outstanding principal balance under this Note will be termed out over 32 months at a rate 0.250% over the Index (but not less than 3.500%) with payments based on such term, rate and the actual principal amount outstanding.

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

PRIOR TO SIGNING THIS AGREEMENT, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS AGREEMENT. BORROWER AGREES TO THE TERMS OF THE AGREEMENT.

BORROWER:

THE DANA POINT CONDOMINIUM ASSOCIATION

By: Angela Simic
Angela Simic, President of THE DANA POINT
CONDOMINIUM ASSOCIATION

By: Janet Nucio
Janet Nucio, Secretary of THE DANA POINT
CONDOMINIUM ASSOCIATION

By: Raymond S. Jagodzinski
Raymond S. Jagodzinski, Treasurer of THE DANA
POINT CONDOMINIUM ASSOCIATION

LENDER:

GLENVIEW STATE BANK

X Thomas A. O'Grady
Thomas O'Grady, Executive Vice President