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RECORDING REQUESTED BY:

and

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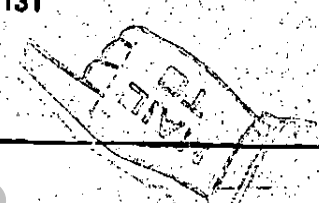
FIRST FRANKLIN FINANCIAL
2150 NORTH FIRST ST.
SAN JOSE, CA 95131

00025116

1148/0816 18 001 Page 1 of 3
2000-01-11 08:19:43
Cook County Recorder 47.50



00025116



FIRST AMERICAN TITLE order #

CA 196154
1061

3
R

Loan Number: 3641362

Date: 12/17/99

REFORMATION / AMENDMENT TO DEED OF TRUST

THIS AGREEMENT is made effective the 17th day of December, 1999 between First Franklin Financial Corporation ("Lender"), Donald A. Gisseler Sr. ("Borrower"), and Katherine L. Gisseler ("Borrower's Wife").

RECITAL

- a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$ 148,500 dated 12/3/99 evidencing a loan in the sum made by Lender to Borrower(s).
- b. The Note is secured by a Deed of Trust recorded in the office of the County Recorder of Cook on _____, as document # _____, against the real property commonly known as and legally described as: 3508 North Emerson Street. Legal Description as set forth in said recorded Deed of Trust.
- c. Lender and Borrower(s) desire to correct an error in the Deed of Trust securing the Note to accurately reflect their original intent and agreement.

AGREEMENT

1. The Deed of Trust securing the Note is reformed and /or amended as follows:

-Katherine L. Gisseler did not sign the prepayment rider or the adjustable rider.

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Deed of Trust which, except as reformed and /or amended by the Agreement are reaffirmed in full.

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Donald A. Gisseler, Sr.
Donald A. Gisseler, Sr.

Katherine L. Gisseler
Katherine L. Gisseler

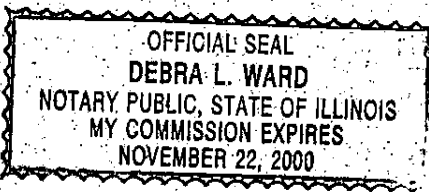
STATE OF ILLINOIS
COUNTY OF COOK

On 1-2-2000 before me, DONALD A. GISSELER & KATHERINE L. GISSELER personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Expires:

Signature *Debra L. Ward*



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FIRST AMERICAN TITLE INSURANCE COMPANY
30 North La Salle, Suite 300, Chicago Il 60602

ALTA Commitment
Schedule C

File No.: CA196154

LEGAL DESCRIPTION:

THE SOUTH HALF OF LOT 20 AND ALL OF LOT 21 IN BLOCK 2 IN THIRD ADDITION TO FRANKLIN PARK, BEING A SUBDIVISION IN SECTIONS 21 AND 28, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

12-21-402-058

Property of Cook County Clerk's Office