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FIRST AMERICAN TITLE order # 26301

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MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT IS made on January 12, 2001 by and between First Capital Mortgage Corp., Corporation, herein designated as the BENEFICIARY, and Joseph D. Ross and Joyce Ross, BORROWER(S).

WHEREAS, BENEFICIARY is the holder of a certain Promissory Note(s) executed by Borrower(s) in the initial principal amount(s) of \$47,200.00, Dated January 5th, 2001, which Note is secured by Deed of Trust dated January 5th, 2001, recorded in the Office of the County Recorder of Cook County, as Instrument Number # _____ of official records of said County.

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NOW THEREFORE, for value received, the parties hereto modify the above referenced 1) Deed of Trust and Rider(s) and/or 2) Note and/or 3) Attachment 'A'

Section 4D of the Note and Adjustable Rate Rider shall be amended to read as follows: The interest rate I am required to pay at the first Change Date will not be greater than 14.49% or less than 12.99%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than ONE AND 500/100 percentage point(s) (1.50%) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 19.99% or less than 12.99%.

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Borrower(s):

Joseph D. Ross

Joseph D. Ross

Joyce Ross

Joyce Ross

First Capital Mortgage Corp.,
Corporation

By _____

Name: _____

Title: _____

Prepared by + Mailed To:

First Capital Mortgage Corp.
935 W. Chestnut Street Ste. 600
Chicago, Illinois 60622

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