



MODIFICATION AGREEMENT
LOAN NO. 01-74740964

This agreement, made this the 29TH Day of FEBRUARY 2000, by and between the Mortgagee, LIBERTY FEDERAL BANK, owner of the mortgage hereinafter described, and the Mortgagor(s) JOHN H. MILLER, A NEVER MARRIED PERSON representing himself to be the owner(s) of the real estate hereinafter and in said mortgage described.

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J.

LOT 42 IN J. MASON PARKER'S SUBDIVISION OF BLOCK 11 IN CANAL TRUSTEE'S SUBDIVISION OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WITNESSETH:

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated MAY 20, 1997 and recorded MAY 23, 1997 in the recorder's office of COOK County, Illinois as Document Number 97367662 and subsequently modified by modification agreement dated JANUARY 15, 1999 and recorded JANUARY 26, 1999 in the recorder's office of COOK County, Illinois as Document Number 99084491, conveying to LIBERTY FEDERAL BANK, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated MAY 20, 1997 in the amount of TWENTY-SEVEN THOUSAND FIVE HUNDRED AND NO/100 (\$27,500.00) and subsequently modified by modification agreement dated JANUARY 15, 1999 to the amount of THIRTY-SIX THOUSAND EIGHT HUNDRED AND NO/100 (\$36,800.00).

The premises mentioned in said mortgage are legally described as follows:

COMMONLY KNOWN AS: 2120 W ERIE ST.
CHICAGO, IL 60612

PERMANENT TAX ID NO.: 17-07-111-041

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00)

REI TITLE SERVICES # 2819367

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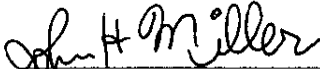
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WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15TH DAY OF JUNE 2004.

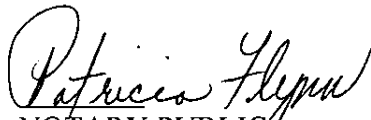
AND KNOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that JOHN H. MILLER, thereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00), with interest calculated on the outstanding balance at the rate of Prime minus .50% for the remaining term of the loan as was stated in the original promissory note dated MAY 20, 1997. Payments are due on the 15th of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 15TH Day of JUNE 2004.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.



JOHN H. MILLER

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JOHN H. MILLER is personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal, this the 29TH Day of FEBRUARY 2000.


NOTARY PUBLIC
My Commission expires:



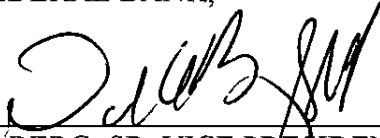
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LIBERTY FEDERAL BANK,



DONALD A. BERG, SR. VICE PRESIDENT

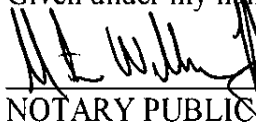
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MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS) SS
COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT DONALD A. BERG, is personally known to me to be the SR. VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severally acknowledge that such SR. VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as SR. VICE PRESIDENT and ASSISTANT VICE PRESIDENT of said Corporation, and caused the corporation seal of said Corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, the uses and purposes therein set forth. Given under my hand and notarized the 29TH Day of FEBRUARY 2000.



NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY:
LIBERTY FEDERAL BANK
ONE GRANT SQUARE, P.O. BOX 386
MUNSDALE, IL 60521

