

THIS AGREEMENT made this 28th day of March, 2002 between Bruce K. Patterson and Carol Penfold-Patterson (herein after called the BORROWER, whether one or more) and WASHINGTON MUTUAL BANK, FA. (hereinafter "Lender").

WITNESSETH:

WHEREAS, Borrower executed a NOTE and MORTGAGE dated February 1, 2002* describing property in Cook County, State of Illinois as follows: ** and recorded 02/13/2002 as document number 20178704

address 2021 N. Dayton Street Chicago, Illinois 60614

for the purpose of securing an indebtedness of \$612,000.00 to the Lender, which was filed for record on, Official Records, in the office of the County Recorder of Cook, County, State of Illinois, and WHEREAS, the Parties hereto desire, and hereby agree, to modify said MORTGAGE so as to accurately set forth the LIMITS ON INTEREST RATE CHANGE

NOW, THEREFORE, in consideration of the foregoing and other valuable consideration, the parties hereto amend and modify said Mortgage by deleting therefrom the following paragraph(s) of section 4D page 2:

The interest rate I am required to pay at the first Change Date will not be greater than 8.6250% or less than 4.6250% and by substituting in place thereof the following paragraph(s), originally intended to be set forth therein: CHANGE TO:

The interest rate I am required to pay at the first Change Date will not be greater than 11.625% or less than 2.7500% It is also agreed by and between the parties hereto that:

If all or part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent the Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage.

It is further agreed by and between the parties hereto that this agreement is limited to the provided herein, and that in all other respects not inconsistent herewith, the terms of said mortgage shall remain in full force and effect, and be binding hereon.

This agreement shall insure to and bind the heirs, devisees, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.

[Signature] Seal Bruce K. Patterson

[Signature] Seal Carol Penfold-Patterson

O'Connor Title Services, Inc.

O'Connor Title Services, Inc. 162 West Hubbard Street Chicago, IL 60610

STATE OF:

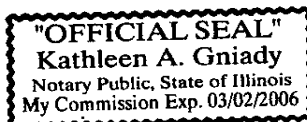
COUNTY OF:

I, Kathleen A. Gniady, a Notary Public in and for said county and state, do hereby certify that

Bruce K. Patterson and Carol Penfold-Patterson personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this ___ day of ___

My Commission expires:

[Signature] NOTARY PUBLIC Signature of Notary



0021288066 3324/0218 11 001 Page 1 of 3 2002-11-20 15:36:30 Cook County Recorder 50.50

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Information
not available

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Lender:
WASHINGTON MUTUAL BANK, FA

21298066

by: Joyce Tkachik
Joyce Tkachik/ Assistant Vice President

STATE OF Illinois

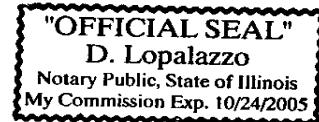
COUNTY OF DuPage

I, Donna LoPalazzo, a Notary Public in and for said county and state, do hereby certify that Joyce Tkachik personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 26th day of March, 2002

My Commission expires:

D. LoPalazzo NOTARY PUBLIC
Signature of Notary



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TICOR TITLE INSURANCE COMPANY

21288066

ORDER NUMBER: 2000 000479585 OC

STREET ADDRESS: 2021 N. DAYTON

CITY: CHICAGO

COUNTY: COOK COUNTY

TAX NUMBER: 14-32-228-016-0000

LEGAL DESCRIPTION:

THE NORTH 16 2/3 FEET OF LOT 32 IN BLOCK 8 IN CUSHMAN'S SUBDIVISION OF BLOCK 4 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14. EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

20179704