



MODIFICATION AGREEMENT
LOAN NO. 01-74757336

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This agreement, made this the 21st Day of MARCH 2000, by and between the Mortgagee, LIBERTY FEDERAL BANK, owner of the mortgage hereinafter described, and the Mortgagor(s) DANUTA RADWANSKI AND BOGUSLAW RADWANSKI, HER HUSBAND (TENANTS BY THE ENTIRETY) representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 2 IN THE B. C. T. RESUBDIVISION OF LOT 12, THE SWLY 10 FEET (MEASURED AT RIGHT ANGLES) OF LOT 4 (AND THAT PART OF LOT 3 LYING SLY OF A LINE DRAWN FROM THE SW CORNER OF SAID LOT 3 TO A POINT IN THE SELY LINE THEREOF 10.0 FEET NELY) (MEASURED AT RIGHT ANGLES) OF THE SWLY LINE OF SAID LOT 3 EXTENDED, ALL IN BLOCK 16 IN L. HODGES ADDITION TO PARK RIDGE, A SUBDIVISION IN PART OF THE E 1/2 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

REI TITLE SERVICES # 12825064

WITNESSETH:

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated OCTOBER 9, 1998 and recorded OCTOBER 15, 1998 in the recorder's office of COOK County, Illinois as Document Number 98926867 and subsequently modified by modification agreement dated DECEMBER 20, 1999 and recorded JANUARY 5, 2000 in the recorder's office of COOK County, Illinois as Document Number 00012881, 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 OCTOBER 9, 1998 in the amount of FORTY-ONE THOUSAND AND NO/100 (\$41,000.00) and subsequently modified by modification agreement dated DECEMBER 20, 1999 to the amount of ONE HUNDRED ONE THOUSAND AND NO/100 (\$101,000.00).

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

COMMONLY KNOWN AS: 509 S. COURTLAND AVE.
PARK RIDGE, IL 60068

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Property of Cook County Clerk's Office

PERMANENT TAX ID NO.: 09-35-225-024

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of ONE HUNDRED TWENTY-THREE THOUSAND EIGHT HUNDRED AND NO/100 (\$123,800.00)

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15TH DAY OF OCTOBER 2005.

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 DANUTA RADWANSKI AND BOGUSLAW RADWANSKI 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 TWENTY-THREE THOUSAND EIGHT HUNDRED AND NO/100 (\$123,800.00), with interest calculated on the outstanding balance at the rate of Prime for the remaining term of the loan as was stated in the original promissory note dated OCTOBER 9, 1998. 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 OCTOBER 2005.

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

Danuta Radwanski
DANUTA RADWANSKI

Boguslaw Radwanski
BOGUSLAW RADWANSKI

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DANUTA RADWANSKI AND BOGUSLAW RADWANSKI are 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 21ST Day of MARCH 2000.

Mark F. Metzger
NOTARY PUBLIC
My Commission expires:

"OFFICIAL SEAL"
MARK F. METZGER
Notary Public, State of Illinois
COUNTY OF DU PAGE
My Commission Expires 4-21-2001

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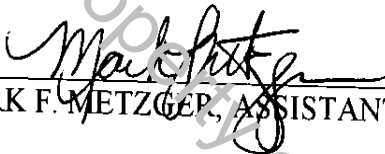
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LIBERTY FEDERAL BANK,



DONALD A. BERG, SR. VICE PRESIDENT



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 severely 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 21ST Day of MARCH 2000.



MARTIN WILLIAM LOTZ
NOTARY PUBLIC

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

