

RECORDATION REQUESTED BY:

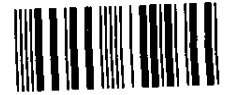
Pullman Bank and Trust
1000 E. 111th Street
Chicago, IL 60628

WHEN RECORDED MAIL TO:

Pullman Bank and Trust
1000 E. 111th Street
Chicago, IL 60628

SEND TAX NOTICES TO:

Pullman Bank and Trust
1000 E. 111th Street
Chicago, IL 60628



FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: Pullman Bank & Trust Company
1000 East 111th Street
Chicago, Illinois 60628

MODIFICATION OF MORTGAGE

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THIS MODIFICATION OF MORTGAGE IS DATED MAY 8, 2000, BETWEEN Lillie Cosey (referred to below as "Grantor"), whose address is 1459 East 53rd Street, Chicago, IL 60653; and Pullman Bank and Trust (referred to below as "Lender"), whose address is 1000 E. 111th Street, Chicago, IL 60628.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 26, 1998 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Mortgage dated August 26, 1998 and recorded March 15, 1999 as Document 99247690 made by Lillie Cosey to Pullman Bank and Trust Co. to secure a Note for \$72,000.00.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

Lots 25 and the south 1/2 of lot 26 in block 2 of that subdivision made by the Calumet and Chicago Canal and Dock Company of that part lying east and north of the railroad of the southeast 1/4 of Section 2, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 9153 S. Blackstone, Chicago, IL 60619. The Real Property tax identification number is 25-02-404-019-0000.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

Grantor and Lender hereby modify the Mortgage as follows: "Note" as defined in the definition section of the mortgage are amended as follows:

Note. The word "Note" means the Promissory Note or Credit Agreement dated August 26, 1998 in the original principal amount of \$72,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancing of, consolidations of, and substitutions for the Promissory Note or Agreement. The interest rate on the Note is a fixed interest rate based upon an index. The index currently is 9.00%. The interest rate to be applied to the unpaid principal balance of this Mortgage shall be at a rate of 1.00 percentage point(s) over the index, resulting in a rate of 10.00%. The Note is currently payable in 65 payments of \$1,337.73. The maturity date is October 1, 2005. This Modification represents an Amendment of the interest rate, from variable to fixed..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the

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Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Lillie Cozey
Lillie Cozey

LENDER:

Pullman Bank and Trust

By: Nick P. [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) ss
COUNTY OF Cook)

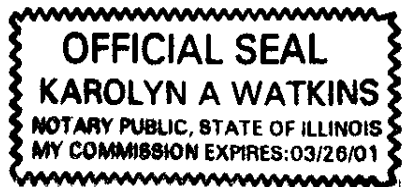
On this day before me, the undersigned Notary Public, personally appeared Lillie Cozey, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 8 day of May, 2000.

By Karolyn A. Watkins Residing at Pullman Bank & Trust

Notary Public in and for the State of IL

My commission expires 3/26/01



LENDER ACKNOWLEDGMENT

STATE OF _____)

) ss

COUNTY OF _____)

On this _____ day of _____, 20 ____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

Property of Cook County Clerk's Office