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Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 08/07/2003 10:52 AM Pg: 1 of 4

MODIFICATION AGREEMENT LOAN NUMBER: 88-1001648

812.30570393

This agreement, made this the 12th Day of JULY 2003, by and between the Mortgagee, NORTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) JOHN J. MORRISON AND BARBARA MORRISON, representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

SEE ATTACHED FOR LEGAL DESCRIPTION

COMMONLY KNOWN AS: 6868 N. WILDWOOD
CHICAGO, IL 60646

PERMANENT TAX ID NO.: 10-32-208-056

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated MAY 18, 2002 and recorded MAY 28, 2002 in the recorder's office of COOK County, Illinois as Document Number 0020599610, conveying to NORTH FEDERAL SAVINGS 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 18, 2002 in the amount of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00)

WHEREAS, their now is a credit limit available up to the maximum amount of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 30TH Day of JULY 2008.

AND NOW 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

BOX 333-CP

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a manner so that borrower, hereby agrees to pay NORTH FEDERAL SAVINGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00), with interest calculated at the rate of PRIME (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as was stated in the original Promissory Balloon Note dated MAY 18, 2002. Payments are due on the 1st day 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 30TH Day of JULY 2008.

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



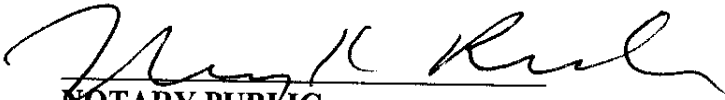
JOHN J. MORRISON



BARBARA MORRISON

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that THE ABOVE INDIVIDUAL(S) are/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 acknowledge that they signed, sealed and delivered said instrument as their 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 2ND Day of JULY 2003.

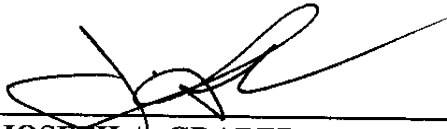


NOTARY PUBLIC
My Commission Expires:



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NORTH FEDERAL SAVINGS BANK



JOSEPH A. GRABER, PRESIDENT

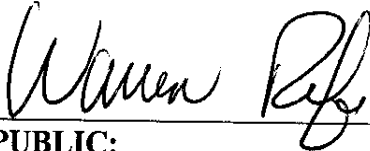


MARK F. METZGER, VICE PRESIDENT

STATE OF ILLINOIS
COUNTY OF COCK

I, WARREN RIFE, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **JOSEPH A. GRABER**, is personally known to me to be the **PRESIDENT** of NORTH FEDERAL SAVINGS BANK, and **MARK F. METZGER**, is personally known to me to be the **VICE PRESIDENT** said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severely acknowledge that such **PRESIDENT** and **VICE PRESIDENT** signed and delivered the said instrument as **PRESIDENT** and **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 their free and voluntary act and deed of said corporation, the uses and purposes therein set forth.

Given under my hand and notarized this the 1ST Day of **JULY 2003**.



NOTARY PUBLIC:

My Commission Expires:



Deputy Clerk's Office

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LOTS 197 AND 198 IN ELMORE'S WILDWOOD, A SUBDIVISION OF THAT PART OF THE NORTHERLY 80 ACRES OF THE NORTHEASTERLY ½ OF CALDWELL'S RESERVATION, BEING A TRACT OF LAND IN TOWNSHIP 40 AND 41, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH LIES WESTERLY OF THE RIGHT OF WAY OF THE CHICAGO, MILWAUKEE AND ST. PAUL RAILWAY COMPANY ACCORDING TO THE PLAT THEREOF RECORDED JUNE 26, 1924 AS DOCUMENT 1486322, IN COOK COUNTY, ILLINOIS.

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