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Cook County Recorder 29.50



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This document was prepared by
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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") made this July 1, 1999, between **Mark Rashkow and Donna Rashkow** ("Borrower") and LaSalle Home Mortgage Corporation 4242 North Harlem Avenue, Norridge Illinois 60634 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated June 2, 1994 and recorded as **Document #94498229 in Cook County Recorder's Office in Illinois** and (2) the Note bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **9445 North Terminal, Skokie, Illinois 60077** the real property described being set forth as follows:

LOT 13, IN GOLF TERMINAL SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTH 1/2 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of July 1, 1999, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$158,166.51** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

SY
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2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **8.75%** from July 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,244.30** beginning on the **1st day of August, 1999** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2029, (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at LaSalle Home Mortgage Corporation 4242 N. Harlem Ave. Norridge, IL 60634 or at such other place as the Lender may require.

3. If all or any 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 this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or released in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by and comply with all the terms and provisions thereof, as amended by this Agreement.



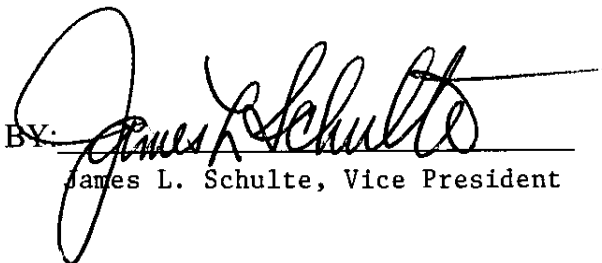
Mark Rashkow -Borrower



Donna Rashkow -Borrower

THIS DOCUMENT MUST BE SIGNED IN FRONT OF A NOTARY PUBLIC AND A SEPARATE ACKNOWLEDGMENT ATTACHED.

**LaSalle Home
Mortgage Corporation -Lender**

BY: 
James L. Schulte, Vice President

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ALL-PURPOSE ACKNOWLEDGMENT

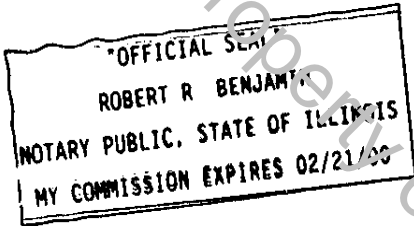
State of ILLINOIS

County of COOK

On October 7, 1999 before me, Robert R. Benjamin, Notary Public
DATE NAME, TITLE OF OFFICER-E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Mark Raskow And Donna Raskow
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.
[Signature]
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
- CORPORATE OFFICER

DESCRIPTION OF ATTACHED DOCUMENT

TITLE OR TYPE OF DOCUMENT

- PARTNER(S) LIMITED GENERAL
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER: _____

NUMBER OF PAGES

DATE OF DOCUMENT

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

SIGNER(S) OTHER THAN NAMED ABOVE

STATE OF ILLINOIS

COUNTY OF COOK

I, Brandi J. Mester a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that James L. Schulte who is personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before this day in person and acknowledged that she signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 28th day of October, 1999.



Brandi J. Mester

NOTARY PUBLIC

Property of Cook County Clerk's Office