

THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING RETURN TO:

Uptown Federal Savings and Loan
Association of Chicago
281 Lawrencewood
Niles, IL 60648



87033424

MODIFICATION AGREEMENT

This Agreement is made this 30th day of December, 19⁸⁶,
by and between UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF
CHICAGO, a federally chartered savings and loan association (the
"Lender"), and Ann P. Siciliano, a spinster
(the "Borrower"), and modifies and amends certain terms and
conditions of the Borrower's indebtedness evidenced by an Adjustable
Rate Note (the "Note") to Lender dated January 18, 1985,
which is secured by a Mortgage, Deed of Trust, or Security Deed (the
"Security Instrument") bearing even date with the Note, and recorded
as Document # 27413733

In consideration of the Borrower's exercise of Borrower's
option to convert the adjustable interest rate loan to a fixed
interest rate loan pursuant to the provisions of the Note and
pursuant to the terms of the Adjustable Rate Rider, attached to the
Security Instrument, the Note and Mortgage are hereby modified and
amended as follows:

1. Paragraph 2 of the Note is amended in its entirety to read
as follows:

"2. INTEREST

Interest will be charged on the unpaid
principal until the full amount of principal has
been paid.

I will pay interest at a yearly rate of
9.75 % both before and after any default
described in Section 10 of this Note."

2. Paragraph 3(B) of the Note is amended in its entirety to
read as follows:

"3. (B) AMOUNT OF MY MONTHLY PAYMENTS

Each of my monthly payments, beginning on
February 1, 19⁸⁷, will be in the amount of
U.S. \$ 343.19."

3. Paragraph 3(C) of the Note is hereby deleted in its entirety.

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- 4. Paragraph 4 of the Note is hereby deleted in its entirety.
- 5. Paragraph 5 of the Note is hereby deleted in its entirety.
- 6. Paragraph 6 of the Note is hereby deleted in its entirety.
- 7. Paragraph 7 of the Note is hereby deleted in its entirety.
- 8. Paragraph 8 of the Note is hereby amended in its entirety to read as follows:

"8. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or a partial prepayment without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to these changes."

9. Paragraphs A 4-7 inclusive of the Adjustable Rate Rider attached to the Security Instrument are hereby deleted in their entirety.

10. This Modification Agreement is effective as of January 1, 1987.

Except as stated in this Agreement, Borrower's promise to pay and the covenants and agreements under the Note and under the Security Instrument continue without change.

IN WITNESS WHEREOF, Borrower and Lender have executed this Agreement on the day and date first mentioned.

ATTEST:

[Signature]
Its Assistant Secretary

UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

BY: [Signature]
Its Vice President

[Signature] (SEAL)
Ann P. Siciliano

____ (SEAL)

____ (SEAL)

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STATE OF Illinois
COUNTY OF Cook

SS.

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Harold E. Ulmer, personally known to me to be a Vice President of UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, a federally chartered savings and loan association, and Karen Gembala, personally known to me to be the Assistant Secretary of said Association, 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 severally acknowledged that as such Vice President and Assistant Secretary they signed and delivered the said instrument and caused the Corporate Seal of said Association to be affixed thereto, pursuant to authority, given by the Board of Directors of said Association as their free and voluntary act, and as the free and voluntary act and deed of said Association, for the uses and purposes therein set forth.

Given under my hand and official seal this 30th day of December, 19 86.

[Signature]
Notary Public

My Commission Expires:

2/25/88

DEPT-01 RECORDING \$13.25
T#3333 TRAN 3952 01/16/87 25:34.06
#7783 # A * -BT-033424
COOK COUNTY RECORDER

STATE OF Illinois
COUNTY OF Cook

SS.

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Ann. P. S. [Signature] and _____, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such person and they appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act.

Given under my hand and notarial seal this 6th day of January, 19 86.

[Signature]
Notary Public

My Commission Expires:

1-5-87



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Return to

NILES FEDERAL SAVINGS
7077 W. Dempster
Niles, Illinois 60548

Lot 1 in Owner's Subdivision of the South 1/2 of Block 19 (except the East 435 feet)
in Gage's Addition to Wilmette in Section 27, Township 42 North, Range 13 East of
the Third Principal Meridian, in Cook County, Illinois.

1110 13th Street, Wilmette, IL 60091

Permanent Tax No. 05-27-310-010

EAD

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Property of Cook County Clerk's Office