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MODIFICATION AGREEMENT

DEPOSITING
BOX 126

122

THIS AGREEMENT made this 22nd day of JULY, 1988,
between HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION, a
Corporation of the United States of America, as payee of the
note secured by the mortgage described herein, mortgagee, and
JEFFREY P. CLARK and MARY L. CLARK, his wife, transferees of
original mortgagor, STEPHAN R. ROHACZ and KATHLEEN H. ROHACZ,
his wife.

WITNESSETH:

88387272

WHEREAS, mortgagors, STEPHAN R. ROHACZ and KATHLEEN H.
ROHACZ, his wife, heretofore executed a certain mortgage dated
September 15, 1987, and recorded in the Recorder's Office of
COOK COUNTY, ILLINOIS as DOCUMENT #87-535190, conveying to
HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION, as mortgagee,
certain premises in said mortgage legally described as
follows:

DEPT-01 \$15.00
#4444 TRIM 1989 08:25/89 11:19 09

PARCEL 1:

#2668 # D *-487-337272
COOK COUNTY RECORDER

THE SOUTH 35 FEET OF LOT 12 (EXCEPT THE WEST 3 FEET) OF
GAUGLER'S RESUBDIVISION OF BLOCK 3 IN TIMME'S SUBDIVISION
OF BLOCKS 3, 4, 5, AND PART OF BLOCK 6 IN KETTLESTRING'S
ADDITION TO HARLEM IN THE NORTH WEST 1/4 OF SECTION 7,
TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

-89-557272

EASEMENT FOR THE BENEFIT OF PARCEL 1, OVER AND UPON THE
SOUTH 5 FEET OF LOT 13 FOR PASSING AND REPASSING IN
GAUGLER'S RESUBDIVISION OF BLOCK 3 IN TIMME'S SUBDIVISION OF
BLOCKS 3, 4, 5 AND PART OF BLOCK 6 IN KETTLESTRING'S
ADDITION TO HARLEM IN NORTH WEST 1/4 OF SECTION 7,
TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, AS CREATED BY GRANT OF EASEMENT DATED JANUARY
25, 1952 AND RECORDED JANUARY 29, 1952 AS DOCUMENT
15263354 IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 325 N. FOREST, OAK PARK, IL 60302

PERMANENT TAX NUMBER: 16-07-108-014

AND WHEREAS, said mortgage was given to secure the
payment of one certain Adjustable Rate Note dated September
15, 1987, executed by said mortgagors, STEPHAN R. ROHACZ and
KATHLEEN H. ROHACZ, his wife, for the sum of ONE HUNDRED
TWENTY-THREE THOUSAND NINE HUNDRED AND NO/100 (\$123,900.00),
payable to HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION;

WHEREAS, the parties desire to restate the terms of said

10/1/88

\$15.00

STRECHER

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Municipal Administration

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1000 North Dearborn Street, Chicago, Illinois 60610

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STATISTICS

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MODIFICATION AGREEMENT

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rate will never be increased or decreased on any single Change Date by more than TWO AND ONE-HALF PERCENT (2.50%) from the rate of Interest we have been paying for the preceding twelve months.

C. Our interest rate will never be greater than FOURTEEN AND ONE-HALF PERCENT (14.50%).

D. Our interest rate shall never fall below NINE AND THREE-EIGHTHS PERCENT (9.375%) regardless of the movement in the index.

E. Monthly payments for principal and interest will be in the amount of ONE THOUSAND THIRTY AND 02/100 (\$1,030.02) commencing **AUGUST 1, 1988**. THIS AMOUNT MAY CHANGE. The Note Holder will determine our new interest rate and the changed amount of our monthly payment in accordance with Sections 2(A), (B), (C) & (D) of this Modification Agreement.

F. That in all other respects, the aforesaid Adjustable Rate Note and Mortgage (as amended) shall remain in full force and effect, and all of the terms, conditions, and obligations contained therein shall be legally binding upon the makers.

IN WITNESS WHEREOF, THE PARTIES HERETO HAVE AFFIXED THEIR SIGNATURES THIS 22nd DAY OF JULY, 1988.

HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION

BY William C. Gerberich
WILLIAM C. GERBERICH, SEN. VICE PRESIDENT

ATTEST: Jean M. Cheli
JEAN M. CHELI, ASSISTANT SECRETARY

X Jeffrey P. Clark
JEFFREY P. CLARK (NEW OWNER, TRANSFEREE)

X Mary L. Clark
MARY L. CLARK (NEW OWNER, TRANSFEREE)

X Stephan R. Rohacz
STEPHAN R. ROHACZ (FORMER OWNER)

X Kathleen H. Rohacz
KATHLEEN H. ROHACZ (FORMER OWNER)

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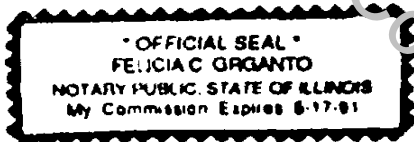
DUPAGE

FELICIA C. GORGANTO

STEPHAN R. ROHACZ AND KATHLEEN H. ROHACZ, HIS WIFE

XXX

... 22nd ... of JULY ... 1988

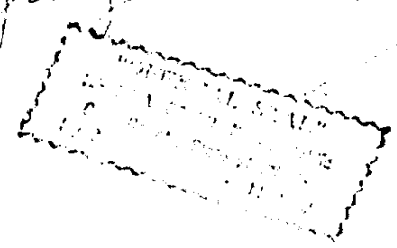


Felicia C. Gorganto
Notary Public

88387272

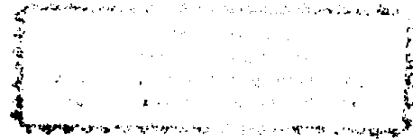
He who signed
Jeffrey P. Clark and Mary S. Clark his wife

July 29
Mary S. Clark



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