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THIS HOREEMENT 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 F. CLARI and MARY L. CLARI, his wife, transferees of original mortgager, STEPHAN R. ROHACZ and KATHLEEN H. ROHACZ, his wife.

WITNESSETH:

WASTEAS, mortgagors, STEPHAN R. ROHACZ and MATHLEEN H.

ROHACZ, h.s wife, heretofore executed a certain mortgage dated

September 15, 1987, and recorded in the Recorder's Office of

COOM COUNTY, ILLINDIS as DOCUMENT #87-535190, conveying to

HINSDALL FEDERAL SAYINGS AND LOAN ASSOCIATION, as mortgagee,

DEFI-01 \$15.00

Certain premises in Said mortgage legally described as 1820 08/25/80 11:19.09

follows:

PARCEL 1:

#2666 # D *--387-387272

COOK COUNTY RECURDER

THE SOUTH 35 FEET OF LOT 10 (EXCEPT THE WEST 3 FEET) OF GAUGLER'S RESURDIVISION OF BLOCK 3 IN TIMME'S SUBDIVISION OF BLOCK 3 IN TEMME'S SUBDIVISION 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 D:

-89-357272

EASEMENT FOR THE BENEFIT OF FARCEL 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 SUPDIVISION 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, 45 CREATED BY GRANT OF EASEMENT DATED JANUARY 25, 1952 AND RECORDED JANUARY 29, 1952 AS DOCUMENT 15263354 IN COOK COUNTY, ILLINOIS.

COMMONLY FNOWN AS: 325 N. FOREST, OAK PARK, IL 60307 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 LATHLEEN H. ROHACZ, his wife, for the sum of ONE HUNDRED TWENTY-THREE THOUSAND NINE HUNDRED AND NO/100 (\$123,900.00), physble to HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION;

WHEREAS, the parties desire to restate the terms of said

#15.00

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Property of Cook County Clerk's Office

MODIFICATION AGREEMENT

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.
- 1. Monthly payments for principal and interest will be in the amoust 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.

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 38LY , 1988.

HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION

By Millia Set Wit cep 18	Ŀ
WILLIAM C. GERBERICH, SEN. VICE PRESID	₽NT
ATTEST:	
, JEAN M. CHELI, ASSISTANT SECRETAR	Y
J- John P. Clark	
JEFFEX P. OLARK (NEW OWNER, TRANSFEREE)	Ç
	(
Yaya Clark	
MARY L. CLARF (NEW OWNER, TRANSFEREE)	
STEPHAN R. ROHACZ (FORMER OWNER)	

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MODIFICATION AGREEMENT

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THIS INSTRUMENT PREPARED BY:

CYNTHIA C. JELINEK

HINSDALE FEDERAL SAVINGS AND LOAN ASSOCIATION GRANT SQUARE HINSDALE, IL. 60521

STATE OF ILLINOIS)

COUNTY OF DUPAGE)

for the said County, in the State aforesaid, DO HEREBY CERTIFY
THAT WILLIAM C. GERBERICH , personally known to me to be
the School Vice Fresident of HINSDALE FEDERAL
SAVINGS AND LOAN ASSOCIATION and personally known to me to be the Secretary of 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 severally acknowledged that as such Senior Vice Fresident and Assistant

Secretary of said corporation, they signed and delivered the said instrument as Senior Vice Fresident and Assistant
Secretary of said corporation, and caused the corporate 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 the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND NOTARIAL SEAL THIS 10th DAY OF August A.D. 1988.

"OFFICIAL SEAL"

BETTY II. TECHICO

Notary Potte State of fine is

My Commission Factors 30476.

My Commission Expires: March 4, 1991

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DUPAGE FELICIA C. GRGANTO STEPHAN R. ROHACZ AND KATHLEEN H. ROHACZ, HIS WIFE der som in a Clerca of a person of the wife of the description of the description of the sound of the description of the sound of the description Charles and consuma 22nd gard of JULY * OFFICIAL SEAL * FELICIA C GRGANTO County Cla The concusioned for the property STORES SHEET AND SHOULD AND THE STATE OF T

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Property of Cook County Clark's Office