

LOAN MODIFICATION AGREEMENT

89034358

Loan Number: 9-01-4570-30-00-9

WHEREAS Citizens Federal Savings and Loan Association (Lender) loaned Curtis L. Hatfield and Nancy R. Hatfield, husband and wife (Borrower) the sum of Fifty Six Thousand and No/100 Dollars (\$56,000.00), as evidenced by an Adjustable Rate Note (Note), and to secure the repayment of the Note, a Mortgage and Adjustable Rate Loan Rider (Rider) dated November 25, 1988, which Mortgage and Rider were recorded December 29, 1988 as Document No. 88598695 which Mortgage affects the following described real estate, to-wit:

Lot 20 in Forestdale Park Addition, being a subdivision of part of the Southeast 1/4 of the Southeast 1/4 of Fraction Section 17, Township 36 North, Range 14 East of the Third Principal Meridian, described as follows: Commencing at the Southeast corner of said Section 17; thence North 826.85 Feet; thence West 600 feet; thence South 827.77 Feet; thence East 600 Feet to the place of beginning except the South 160 feet and except the right of way of the Chesapeake and Ohio Railroad of Indiana, in Cook County, Illinois

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

- To change the first payment date from February 1, 1989 to March 1, 1989
- To change the final payment date from January 1, 2018 to February 1, 2019
- To change the interest rate change date from January 1, 1991 to February 1, 1991

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is Fifty Six Thousand and no/100 Dollars (\$56,000.00) all of which the undersigned wishes to pay with interest at initial interest rate of 7.8% per annum until paid, and that the same shall be payable Four Hundred Forty Two and 56/100 Dollars (\$442.56**), per month beginning on the 1st day of March, 1989, to be applied first to interest, and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 16th day of January, 1989

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

By: Jeffrey C. Stur (SEAL) JEFFREY C. STUR, VICE PRESIDENT
Curtis L. Hatfield (SEAL) CURTIS L. HATFIELD

Attest: Jody M. Edinger (SEAL) JODY M. EDINGER, ASS'Y. SECRETARY
Nancy R. Hatfield (SEAL) NANCY R. HATFIELD

*Please refer to adjustable rate note dated November 25, 1988 for further explanation of interest rate changes.
**Please refer to adjustable rate note dated November 25, 1988 for further explanation of principal and interest payment changes.

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on the 16th day of January, 1989 personally appeared Jeffrey C. Stur and Jody M. Edinger personally known to me to be Vice President and Assistant Secretary of Citizens Federal Savings and Loan Association and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of

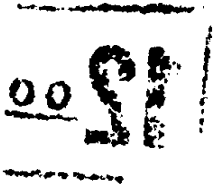
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its Board of Directors.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Doris R. Riley
Notary Public Doris R. Riley

My commission expires: August 16, 1991
County of Residence: Lake

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 16th day of January, 1989 personally appeared Curtis L. Hatfield and Nancy R. Hatfield, husband and wife, and acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal

Doris R. Riley
Notary Public Doris R. Riley

My commission expires: August 16, 1991
County of Residence: Lake

BOX 833

THIS INSTRUMENT PREPARED BY: *mail to* JEFFREY C. STUR, VICE PRESIDENT
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

30-17-416-009-0000
3 Forrestdale Park Calumet City, Illinois

89034358

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