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LOAN NO. 6800062837

BI-WEEKLY LOAN MODIFICATION AGREEMENT

MORTGAGORS: THOMAS E. HINES AND ROSALIE M. TUMAN-HINES; HIS WIFE

MORTGAGEE: Financial Federal Trust and Savings Bank f/k/a Financial Federal Savings Bank

PROPERTY ADDRESS: 8039 W. 174TH STREET TINLEY PARK ILLINOIS 60477

LEGAL DESCRIPTION:

LOT 62 IN CALINA'S VALLEY VIEW SUBDIVISION, A SUBDIVISION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

13.00

P.I.N. #27-26-408-018-0000

Permanent Property Tax Number: 27-26-408-018-0000

ORIGINAL MORTGAGE AND NOTE DATE:

10/16/90

REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE AMOUNT:

142,600.00

ORIGINAL INTEREST RATE:

10.500

MONTHLY PRINCIPAL AND INTEREST PAYMENT:

\$ 1304.42 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

\$ 230.67 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE:

12/01/90

MORTGAGE TERM:

360 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 10-16-90 and recorded on 10-24-90 as document No. * 90518314 described above are hereby modified as follows:

- 1. All installments due under the Mortgage or Note shall be paid on a bi-weekly basis every fourteen (14) calendar days. The amount of each bi-weekly payment due every fourteen (14) days is as follows:

Principal and Interest:	\$ 638.92
Escrow:	\$ 106.46
Total Bi-weekly Payment:	\$ 745.38

- 2. The interest rate is reduced by .250 to 10.250 %. DATE OF FIRST BI-WEEKLY PAYMENT IS 11/19/90

Handwritten signatures and initials, including 'RAM' and 'FRTS'.

BOX 333 - GG

72-71-9670

90518315

MAIL TO:

FINANCIAL FEDERAL TRUST AND SAVINGS BANK
1401 NORTH LARKIN AVE
JOLIET, ILLINOIS 60435

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- 3. A late charge of 5% of the bi-weekly principal and interest payment due shall be assessed if the payment is not made on the date scheduled.

In the event that a bi-weekly payment date falls on a day where the Bank is closed for business, the parties agree that one (1) grace day is permitted so that no late charges will be assessed by virtue of the bank holiday.

- 4. The escrow payment due on each bi-weekly payment due date is 1/26th of the yearly taxes and assessments, and ground rents on the property, if any, plus 1/26th of the yearly premium installments for hazard insurance, if any, plus 1/26th of the yearly installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by the Lender on the basis of assessments and bills and reasonable estimates thereof.

- 5. In consideration of the Lender's scheduling repayment on a bi-weekly basis (every 14 calendar days), the Mortgagor(s) agree to pay each bi-weekly payment by Automatic Payment System from a Financial Federal Trust and Savings Bank checking account. If the Mortgagor(s) fail to pay a bi-weekly payment by electronic funds transfer on the date due, the Lender has the right to convert the payment schedule to a monthly basis and increase the interest rate by .125 % to 10.375%.

30518.15

In all other respects, the terms and conditions of the original Note and Mortgage shall remain in full force and effect and the Mortgagors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 16 day of October, 1990.

FINANCIAL FEDERAL TRUST AND SAVINGS BANK:

BY: Vivonne R. Birkhead
VIVONNE R. BIRKHEAD, V.P.

Thomas E. Hines
THOMAS E. HINES

ATTEST:
Denise R. Hart
DENISE R. HART, A.V.P.

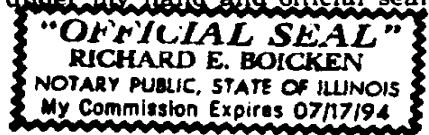
Rosalie M. Tuman-Hines
ROSALIE M. TUMAN-HINES

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Richard E. Boicken, a Notary Public in and for said county and state do hereby certify that THOMAS E. HINES AND ROSALIE M. TUMAN-HINES HIS WIFE.

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 acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 16 day of October, 1990.



Richard E. Boicken
Notary Public

My Commission Expires: