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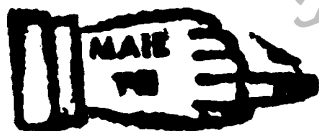
FML 6800061483
LOAN NO. FML90000047

BI-WEEKLY LOAN MODIFICATION AGREEMENT

90568913

MORTGAGORS: GARY M. KORHONEN AND EILEEN L. KORHONEN; HIS WIFE
MORTGAGEE: Financial Federal Trust and Savings Bank D/k/a
 Financial Federal Savings Bank
PROPERTY ADDRESS: 12833 EAST TANGLEWOOD CIRCLE PALOS PARK ILLINOIS 60464

LEGAL DESCRIPTION:
 LOT 27 AND THE NORTH 80 FEET OF THE SOUTH 250.87 FEET OF LOT 37 IN SANDBURG
 GLEN A PLANNED UNIT DEVELOPMENT, UNIT 1, OF THE PART OF THE EAST 1/2 OF THE
 NORTH WEST 1/4 AND PART OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 33
 TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
 COUNTY, ILLINOIS. ****



Handwritten notes:
 Original Federal
 12/15/90 90568913
 Original Mortgage
 12/15/90

Permanent Property Tax Number: 23-33-104-024

ORIGINAL MORTGAGE AND NOTE DATE: 03/08/90 **REMAINING MORTGAGE AMOUNT:**

ORIGINAL MORTGAGE AMOUNT: 120,000.00

ORIGINAL INTEREST RATE: 9.875

90568913

MONTHLY PRINCIPAL AND INTEREST PAYMENT: \$ 1042.02 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT: \$ 231.03 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE: 05/01/90

MORTGAGE TERM: 360 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 3-8-90 and recorded on 3-14-90 as document No. * described above are hereby modified as follows:

* 90113926

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:	\$	509.99
Escrow:	\$	106.63
Total Bi-weekly Payment:	\$	616.62

2. The interest rate is reduced by .250 to 9.625 %.
 DATE OF FIRST BI-WEEKLY PAYMENT IS: 04/16/90

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 [Signatures: GMK, ELB, FFTSB]

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 7-11
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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 Mortgagors agree to pay each bi-weekly payment by Automatic Payment System from a Financial Federal Trust and Savings Bank checking account. If the Mortgagors fail to pay a bi-weekly payment, 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 9.750%.

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 08 day of March, 19 90

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY:

F. Morgan Gasior

F. Morgan Gasior
President

Gary M. Korhonen

GARY M. KORHONEN

ATTEST:

Sharon L. Webster

Sharon L. Webster
Assistant Vice President

Eileen L. Korhonen

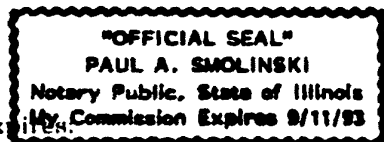
EILEEN L. KORHONEN

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, PAUL A. SMOLINSKI, a Notary Public in and for said county and state do hereby certify that GARY M. KORHONEN AND EILEEN L. KORHONEN

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 08 day of March, 19 90



Paul A. Smolinski
Notary Public

My Commission Expires _____

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