BI-WEEKLY LOAN MODIFICATION AGREEMENT

MORTGAGORS:

NIKOLAS WURINARIS AND ELIZABETH U. WURINARIS: HIS WIFE

MORTGAGEE:

Financial Federal Trust and Savings Bank f/k/a

Financial Federal Savings Bank

PROPERTY ADDRESS:

17137 SHETLAND DRIVE TINLEY PARK ILLINOIS 60477

LEGAL

DESCRIPTION

LOT 57 IN ANOREW HIGHLANDS UNIT 3, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 27, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.****

91221586

P.I.N. 27-27-410-016-0000

Permanent Property (a) Number:

27-27-410-016-0000

ORIGINAL MORTGAGE AND NOTE DATE:

04/26/91

REMAINING

WA Cler MORTGAGE AMOUNT:

ORIGINAL MORTGAGE

AMOUNT:

100,000.00

ORIGINAL INTEREST

RATE:

10.000

MONTHLY PRINCIPAL AND INTEREST

PAYMENT:

payable on the first day of each month and due \$ 877.57

on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

164.43 on or before the 15th day of each month.

06/01/91

MORTGAGE TERM:

FIRST PAYMENT DATE:

360 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 4 26 7/ and recorded on 5 16.76 as document No. *. described above are hereby modified as follows:

-91221585 All installments due under the Mortgage or Note shall be paid on a bi-weekly basis 1. every fourteen (14) calendar days. The amount of each bi-weekly payment due every fourteen (14) days is as follows:

> Principal and Interest:

429.58

payable on the first day of each month and due

Escrow:

75.89

Total Bi-weekly Payment:

505.47

9.750 DATE OF FIRST BI-WEEKLY PAYMENT IS 5/20/91

NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 07/28/72

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 tays), 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 nonthly basis and increase the interest rate by 125 % to 9.875 %.

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

Dated this 26 day of April , 19 51.
FINANCIAL FEDERAL TRUST AND SAVINGS BANK:
BY: Wonne R. Birkhead Vice President ATTEST: ATTEST:
Sharon L. Webster Assistant Vice President
STATE OF ILLINOIS) SS.
COUNTY OF COOK
1. Land C- Salgel, a Notary Public in and for said county and state do hereby certify that NIKOLAS WURINARIS AND ELIZABETH U. WURINARIS, 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. 26 April 91
Given under my hand and official seal, this day of, 19
"OFFICIAL SEAL" CAROLE A. PADGETT CAULE A. PADGETT

Notary Public