

LOAN MODIFICATION AGREEMENT

WHEREAS, LEYDEN SCHOOLS CREDIT UNION, of the Village of Franklin Park, in the State of Illinois, executed a loan agreement, loaned and established a line-of-credit to Thelma Penna and Francis Penna, her husband, in joint tenancy, in the sum of THIRTY THOUSAND AND NO/100 (\$30,000.00) evidenced by a mortgage recorded as Document No. 90111119 in the Office of the Recorder of Deeds of Cook County, Illinois;

WHEREAS, the parties hereto for mutual consideration wish to revise the amount of the loan agreement, the line-of-credit, the above mortgage and said indebtedness established by the loan agreement by amending the lowest Annual Percentage Rate which can be charged thereunder;

THEREFORE IT IS AGREED, upon the express condition hereinafter provided, that the lowest Annual Percentage Rate which may be charged on said indebtedness and the aforesaid mortgage upon date of this instrument is 08.50 % per annum, and the undersigned hereby promises to pay said indebtedness with interest at the rate provided for in said loan agreement.

In all other respects, said loan agreement for line-of-credit contract shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all the obligations of said mortgage contract, as herein revised.

The real property represented in said mortgage contract is located in the County of Cook, State of Illinois, and described as follows:

THE EAST HALF OF LOT 56 N FREDERICK H. BARTLETT'S IRVING PARK AND LA GRANGE ROAD FARMS, BEING A SUBDIVISION OF THE SOUTH 417.42 FEET OF THE EAST 626.13 FEET OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL N COOK COUNTY, ILLINOIS.

92842694

DEPT-11

\$28.50

T#7777 TRAN 2757 11/12/92 11:43:00

#6246 # 92-842694

COOK COUNTY RECORDER

P.I.N. 12-16-318-017

c/k/a 10020 Seymour Street  
Schiller Park, IL 60176

Executed, sealed and delivered in duplicate this 2nd day of November A.D., 1992.

Francis Penna (Seal)  
Thelma Penna (Seal)

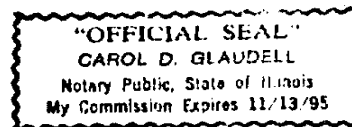
LEYDEN SCHOOLS CREDIT UNION

By: D. Rodman  
Its President

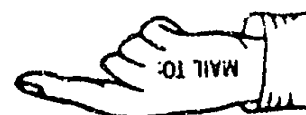
Given under my hand and notarial seal this 2nd day of November, 1992.

Carol D. Glaudell  
Notary Public

My commission expires: 11/13/95



This instrument was prepared by: Karen L. Fortunato  
Leyden Schools Credit Union  
9617 W Grand P O Box 236  
Franklin Park, IL 60131



Handwritten initials/signature

RE TITLE SERVICES #