BI-WEEKLY LOAN MODIFICATION AGREEMENT

ORIGINAL MORTGAGE AMOUNT:

ORIGINAL INTEREST RATE MONTHLY PRINCIPAL

AND INTEREST PAYMENT:

MONTHLY ESCROW PAYMENT:

ORIGINAL MORTGAGE

AND NOTE DATE:

FIRST PAYMENT DATE:

MORTGAGE TERM:

MORTGAGEE:

LEGAL

PROPERTY ADDRESS:

MORTGAGORS:

RICHARD F. BURNS AND LISA BURNS; FORMERLY KNOWN AS LISA WISHIEWSKI, HIS WIFE Financial Federal Trust and Savings Bank f/k/a

Financial Federal Savings Bank

921 SCHULTZ ST. LEMONT ILLINOIS 60439

DESCRIPTION: LOT 28 IN APPLITOP ESTATES UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 11 EAST OF

THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

92939246

Permanent Property Tax Number:

22-28-109-003-0000

REMAINING 11/20/92 MORTGAGE AMOUNT:

120,000.00

8.750

Jany Cler 944.04 payable on the first day of each menth and due on or before the 15th day of each month.

264.68 payable on the first day of each month rac' due

01/01/93

360 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 11-20 99 and recorded on 12/3/92 as document No. ____* described above are hereby modified as follows:

on or before the 15th day of each month.

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:

Escrow:

461,35

Total Bi-weekly Payment:

503.51

The interest rate is reduced by ... 250% to .8.500 . %. The date of Your First Bi-Weekly Payment will be 12/21/92

A late charge of 5% of the bi-weekly principal and interest payment due shall be 3. 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.

- 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 nor) time to time by the Lender on the basis of assessments and bills and reasonal le estimates thereof.
- In consideration of the Lender's scheduling repayment on a bi-weekly basis 5. (every 14 calenday days), the Mortgagor(s) agree to pay each bi-weekly payment by Automatic Payne at 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 transion on the date due, the Lender has the right to convert the payment schedule to a rounthly basis and increase the interest rate by ____. 125 % to ____8.625%.

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

this Agreement. Dated this 20 day of November , 19 32 FINANCIAL FEDERAL TRUST AND SAVINGS BANK: Mice President ATTEST: LISA BURNS FORMERLY KNOWN AS LISA WISNIEWSKI Vice President STATE OF ILLINOIS 88 COUNTY OF COOK do hereby certify that RICHARD F. BURNS AND LISA BURNS FORMERLY KNOWN AS LISA WISNIEWSKI 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 20 day of Novemberg 92 Given under my hand and outcome of Christian W. Schlimffield General W. Schlimffield General W. Schlimffield General W. Schlimffield General G

Conrad W. Schmittel