BI-WEEKLY LOAN MODIFICATION AGREEMENT

MORTGAGORS:

DAVID R. DOBRZYNSKI AND KATHLEEN M. DOBRZYNSKI; HIS WIFE

MORTGAGEE:

Financial Federal Trust and Savings Bank f/k/a

Financial Federal Savings Bank

PROPERTY ADDRESS:

4239 W. 216TH STREET MATTESON ILLINOIS 60443

LEGAL

DESCRIPTION:

LOT 43 IN LINCOLN TERRACE SUBDIVISION, PHASE 1, BEING A SUBDIVISION OF PART OF THE MURTH EAST 1/4 OF SECTION 27, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

1992 MAR 16 PM 12: 06

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PIN # 31-27-203-002-0000

Permanent Property 'aux Number:

31-27-203-002-0000

ORIGINAL MORTGAGE AND NOTE DATE:

03/02/92

REMAINING MORTGAGE AMOUNT: WA Cler

ORIGINAL MORTGAGE

AMOUNT:

70,000.00

ORIGINAL INTEREST

RATE:

8,125

MONTHLY PRINCIPAL AND INTEREST

PAYMENT:

674.02 payable on the first day of each nonth and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

188,47 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE:

05/01/92

MORTGAGE TERM:

180 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 3-2-12 and recorded on 3-16 42 as document No. * described above are hereby modified as follows:

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:

331,96

Escrow:

Total Bi-weekly Payment:

2. DATE OF FIRST BI-WEEKLY PAYMENT IS 04/20/92

MI,009.3

PREPARED BY: MAIL TO:

therein set forth.

"OFFICIAL SEAL"

E. DOWN GAMETINE
My Commission Expires

My Commission Expires

FINANCIAL FEDERAL TRUST & SAVINGS BANK OPY

BOX 333 - TH

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 now 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 transfor on the date due, the Lender has the right to convert the payment schedule to a menthly basis and increase the interest rate by 125 % to 8.001%.

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

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Dated this <u>02</u> day of	March, 1	9_ <u>9</u> 2	
FINANCIAL FEDERAL TRUS AND SAVINGS BANK:	Т	9	
BY: Ocean Sum. Vice President		Navid R. Dozynoh' DAVID R. DOBRZYNSKI	
ATTEST: Musely Mule Vice Aresident	Men	KATHLEEN M. DOBRIYNSKI	Wille
STATE OF ILLINOIS) SS.		
		lotery Public in and for said county an NSKI_AND_KATHLEEN_M,_DOBRZYNSKI_H	
		s whose names are subscribed to the form	

delivered the said instrument as their free and voluntary act, for the uses and purposes

Given under my hand and official seal, this ___02___ day of March__, 19 _92

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