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BI-WEEKLY LOAN MODIFICATION AGREEMENT

MORTGAGORS:

DEBRA A. GOICH MARRIED TO DAVID L. GOICH;

MORTGAGEE:

Financial Federal Trust and Savings Bank f/k/a

Financial Federal Savings Bank

PROPERTY ADDRESS:

17056 S MARYLAND SOUTH HOLLAND ILLINOIS 60473

239

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DESCRIPTION:

LOT 96 (EXCENT THE NORTH I FOOT THEREOF) IN HUGUELET'S ADDITION TO SOUTH HOLLAND, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 26 AMO PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 27, TOWNSHIP 36 NORTH PANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLUMOIS.

COLL COUNTY, IL I INDIS

1992 APR -2 PH 1: 47

92222919

Permanent Property (a) Number:

29-26-103-025-0000

ORIGINAL MORTGAGE AND NOTE DATE:

03/12/92

REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE

AMOUNT:

78,000.00

ORIGINAL INTEREST

RATE:

8.250

MONTHLY PRINCIPAL AND INTEREST

PAYMENT:

\$ 756.71 payable on the first day of each neath and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

\$ 146.20 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

MORIGAGE TERM:

180 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 3-12-92 and recorded on 1-2-92 as document No. * described above are hereby modified as follows:

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:

372.70

Escrow:

67.48

Total Bi-weekly Payment:

440.18

2. The interest rate is reduced by _____250_ to ____8_000 %.

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

DAG OLL DLG

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ML0093

PREPARED BY: MAIL TO:

60435

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 from time to time by the Lender on the basis of assessments and bills and reasonable estimates thereof.
- In consideration if 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 transfer can 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 ___8_125 %.

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

this Agreement.	
Dated this 12 day of March , 19	52,4.
FINANCIAL FEDERAL TRUST AND SAVINGS BANK:	75
BY: Margaret Muyus Vice President	Lluiss a. Guich DEBRA A. GUICH
ATTEST:	David World
Tichan Boicke Asst Vice President	DAVID L. GOICH
STATE OF ILLINOIS)) SS.	Co
COUNTY OF COOK)	
do hereby certify that DEBRA A. GOICH MAR	ry Public in and for said county and state RIED TO DAVID L GOICH TO WAIVE HOMESTEAD RIGHTS
personally known to me to be the same persons we instrument, appeared before me this day in person delivered the said instrument as their free and volument set forth.	hose names are subscribed to the foregoing a and acknowledged that they signed and

OFFICIAL SEAL aurie Mater

NOTARY PUBLIC, STATE OF ILLINOIS My Commission, Supires 10/10/93

otary Public

day of March , 19 92

My Commission Expire

10-10-93

Given under my hand and official seal, this