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LOAN NO   2800067697

92229460

BI-WEEKLY LOAN MODIFICATION AGREEMENT

238

MORTGAGORS	EAST SIDE BANK AND TRUST COMPANY AS TRUSTEE UNDER TRUST 1102 DATED 02/03/77 CLIFFORD KRUK AND PATSY VINCIGUERRA BENEF'S.
MORTGAGEE	Financial Federal Trust and Savings Bank f/k/a Financial Federal Savings Bank
PROPERTY ADDRESS	5226 W. 169TH ST. OAK FOREST ILLINOIS 60452

LEGAL
DESCRIPTION:
LOT 7 IN KENDEN ESTATE SUBDIVISION, BEING A RESUBDIVISION OF LOTS 7
AND 8 IN BLOCK 1 IN ARTHUR T. MC INTOSH AND COMPANY'S SOUTHTOWN FARMS
UNIT NUMBER 6 (BEING A SUBDIVISION IN THE EAST 1/2 OF THE WEST 1/2 OF
SECTION 28, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL
MERIDIAN LYING NORTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY,
ILLINOIS) TOGETHER WITH THAT PART OF THE HERETOFORE VACATED 40.00 FOOT
WIDE LARAMIE AVENUE LYING EAST OF AND ADJOINING LOTS 7 AND 8 IN THE
AFORESAID SUBDIVISION, IN COOK COUNTY, ILLINOIS.

PIN:28-28-104-007-0000

Permanent Property Tax Number:

ORIGINAL MORTGAGE AND NOTE DATE:	03/16/92	REMAINING MORTGAGE AMOUNT:
ORIGINAL MORTGAGE AMOUNT	83,400.00	
ORIGINAL INTEREST RATE	8.250	
MONTHLY PRINCIPAL AND INTEREST PAYMENT	$ 838.64 payable on the first day of each month and due on or before the 15th day of each month.	
MONTHLY ESCROW PAYMENT	$ 215.47 payable on the first day of each month and due on or before the 15th day of each month.	
FIRST PAYMENT DATE	04/01/92	
MORTGAGE TERM	168 Months	

For value received, the terms and conditions of the original Note and original Mortgage
dated 3 6 92 and recorded on 4 6 92 as document No. ★ described above are
hereby modified as follows:

★ 92229459

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:	$ 413.38
Escrow:	$ 99.45
Total Bi-weekly Payment:	$ 512.83

2.   The interest rate is reduced by .250 to 8.000 %.

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

92229460

ML0020-1

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 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 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 on 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 conditions of the original Note and Mortgage shall remain in full force and effect and the Mortgagors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 16 day of March, 19 92.

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY: _Margarete Sniger_
Vice President

ATTEST: _Richard Boelter_
Vice President

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, _Richard E Boelter_, a Notary Public in and for said county and state do hereby certify that Clifford Kruk and Patsy L. Vinciguerra, Beneficiaries of East Side Bank & Trust Company Trustee under Trust #1102

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 16 day of March, 19 92.

Richard E Boelter
Notary Public

My Commission Expires: