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THIS INSTRUMENT PREPARED BY
AND PLEASE RETURN TO:
FIRST CHICAGO BANK OF OAK PARK
1.048 WEST LAKE STREET
OAK PARK, ILLINOIS 60301
ALTH: J. Wosley Kott
Mortgage No. 178798-5

92316302

NOTE AND MORTGAGE MODIFICATION AGREEMENT

On February 18, 1988, the undersigned Borrower ("Borrower") executed and delivered to Oak Park Trust & Savings Bank ("Bank"), now know as First Chicago Bank of Oak Park, a Prostingry Note ("Note") in the principal amount of \$55,000 and to secure the payment of the Note executed and delivered to Bank a Mortgage ("Mortgage") on the real estate described on Exhibit A hereto, which Mortgage was, on February 25, 1988, recorded (1th the Recorder of Deeds of Gook County, Illinois as Document No. 88082524.

Borrower and Bank amond and modify the Mote and Mortgage as follows:

- 1. Effective on April 1, 1992 the rate of interest on the principal balance due on the Note shall be the rate of 8.15 percent per annum. Beginning with April 1, 1992 monthly installments in account of interest and principal thereon shall be paid in the amount of \$448.01.
- 2. Such monthly installments shall continue for five years after which one interest rate adjustment will be made based upon the U.S. Treasury Securities Index with a maturity of 5 years plus a margin of 2.75%; said adjustment shall be limited to a maximum interest rate change of 2.0% with any rate change reflected in the new payment, and shall continue until the entire indebtedness, if not sooner paid, final payment shall be due and payable on March 1, 2007.

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Except as modified herein, the Note and Mortgage remain in full force and offect.

BORROWER:

FIRST CHICAGO BANK OF OAK PARK

formerly known as Oak Park

Trust & Savings Bank

J. Wosley Kott

Assistant Vice President

Stephen B. Johrstone

Exhibit A:

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Columnia

H Lot 162 in Volk Brothers 1st Addition to Chicago Home Cardens in the Southeast Quarter of Section 26, Township 40 North, Rarge 12, East of Third Principal Meridian, in Cook County, Illinois.

P.I.N. 12-26-415-003-0000

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