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LOAN NO. 1800189227

BI-WEEKLY LOAN MODIFICATION AGREEMENT

COOK COUNTY CLERK'S OFFICE
1992 MAY 19 PM 12:05

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73-59-614 Paula (OT)

MORTGAGORS: ALAN H. SONS AND NANCY J. SONS; TRUSTEES UNDER THE NANCY J. SONS
MORTGAGEE: LIVING TRUST DATED FEBRUARY 5, 1992
Financial Federal Trust and Savings Bank f/k/a
Financial Federal Savings Bank
PROPERTY ADDRESS: 2940 FLOSSMOOR ROAD FLOSSMOOR ILLINOIS 60422

2309

LEGAL DESCRIPTION:
LOT 1 IN BLOCK 1, IN HEATHER HILL RESUBDIVISION BEING RAYMOND L. LUTGERT'S
SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF SECTION 12, TOWNSHIP 35
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT
OF SAID HEATHER HILL RESUBDIVISION REGISTERED IN THE OFFICE OF THE
REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON JANUARY 6, 1964 AS
DOCUMENT NUMBER 2129685, IN COOK COUNTY, ILLINOIS

COOK COUNTY CLERK'S OFFICE
1992 MAY 19 PM 12:05

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PIN # 31-12-101-042-0000

Permanent Property Tax Number: 31-12-101-042-0000

ORIGINAL MORTGAGE AND NOTE DATE: 05/08/92
REMAINING MORTGAGE AMOUNT:
ORIGINAL MORTGAGE AMOUNT: 30,000.00
ORIGINAL INTEREST RATE: 8.125
MONTHLY PRINCIPAL AND INTEREST PAYMENT: \$ 288.86 payable on the first day of each month and due on or before the 15th day of each month.
MONTHLY ESCROW PAYMENT: \$ 465.14 payable on the first day of each month and due on or before the 15th day of each month.
FIRST PAYMENT DATE: 07/01/92
MORTGAGE TERM: 60 Months

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Property Out of Jurisno Dec # 92157641

For value received, the terms and conditions of the original Note and original Mortgage dated 5-8-92 and recorded on 5-17-92 as document No. 52343327 described above are hereby modified as follows:

* 52343327

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:	\$ 142.27
Escrow:	\$ 214.68
Total Bi-weekly Payment:	\$ 356.95

2. The interest rate is reduced by 250 to 7.875 %.
DATE OF FIRST BI-WEEKLY PAYMENT IS 06/15/92

AHS
NCS

PREPARED BY: ANDREW BESTER
MAIL TO: FINANCIAL FEDERAL TRUST & SAVINGS BANK
1401 N. LARKIN AVE.
JOLIET, ILLINOIS 60435

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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 8.000 %.

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 08 day of May, 19 92.

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY:

Yvonne R. Dickhead
Vice President

Alan H. Sons
ALAN H. SONS

ATTEST:

Marilyn Kuehn
Vice President

Nancy J. Sons
NANCY J. SONS

STATE OF ILLINOIS)
COUNTY OF Will) SS.

I, ANDREW BESTER, a Notary Public in and for said county and state do hereby certify that ALAN H. SONS AND NANCY J. SONS TRUSTEES UNDER THE
NANCY J. SONS LIVING TRUST

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 08 day of May, 19 92.



My Commission Expires

Andrew Bester
Notary Public

1-9-96

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