MORTGAGORS:

RAYMOND D. WISE AND NANCY A. WISE; HIS WIFE

MORTGAGEE:

Financial Federal Trust and Savings Bank ff/k/a akaakk xixka kake kikaalaak kake kake ka

PROPERTY ADDRESS:

9125 S. 83RD CI. HICKORY HILLS ILLINOIS 60457

LEGAL DESCRIPTION:

> LOT 17 IN MCMAHON'S SUBDIVISION IN THE SUBIDIVISION OF LOT 4 IN LOTH'S SUBIDIVISION OF LOTS 7 & 8 IN FREDERICK H. BARTLETT'S 93RD STREET FARMS, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTH EAST 1/4 AND PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 12 FAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO LOT 4 IN HLAVACH'S SUBIDIVISION OF LOTS 9 AND 10 IN FREDERICK H. BARTLETT'S 93RD STREET FARMS, AFORESAID, IN COOK COUNTY, ILLINOIS.

> > Permanent Property Tax Number:

23-02-400-057-0000

ORIGINAL MORTGAGE AND NOTE DATE:

07/02/93

REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE

AMOUNT:

125,000.00

ORIGINAL INTEREST RATE:

7.125

MONTHLY PRINCIPAL AND INTEREST PAYMENT:

Juny Clan 1459.42 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

372.53 payable on the first day of each month ar a due on or before the 15th day of each month.

FIRST PAYMENT DATE:

09/01/93

MORTGAGE TERM:

120 Months

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:

721.66

Escrave:

171.94

Total Bi-weekly Payment:

893,60

The interest rate is reduced by 1.400% to 1.200%.

The date of Your First Bi-Weekly Payment will be 08/16/93 BOX 333 The interest rate is reduced by ... . 250% to

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 rion hly basis and increase the interest rate by \_\_\_\_\_\_\_ 7 to \_\_\_\_\_ 7 000 %

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 02 day of July	, 19 13
FINANCIAL FEDERAL TRUST AND SAVINGS BANK:	
BY: Sudy C. lov.	Farmer Wise
APTEST:	NANCY A. WESE
Vice President	COOK COUNTY ILLINOIS
STATE OF ILLINOIS ) SS. COUNTY OF COOK )	93555856
	, a Notary Public in and for said county and state D. WISE AND NANCY A. WISE HIS WIFE
instrument, appeared before me this c	ne persons whose names are subscribed to the foregoing day in person, and acknowledged that they signed and free and voluntary act, for the uses and purposes

therein set forth.

Given under my hand and official seal, this \_\_\_\_\_02 \_\_\_\_ day of July \_\_\_\_, 19 \_\_\_93 \_\_\_\_\_\_

Given under my hand and official seal, this \_\_\_\_\_\_ day of \_\_\_\_\_\_, 19 \_\_\_\_\_\_



Gillew III. Cole

Liber Will