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FML 93000691
LOAN NO. 4800071442

BI-WEEKLY LOAN MODIFICATION AGREEMENT

93781013

MORTGAGORS: VINU D DARJI AND PALLAVI V DARJI; HIS WIFE
MORTGAGEE: Financial Federal Trust and Savings Bank
PROPERTY ADDRESS: 7727 S NEENAH AVENUE BURBANK ILLINOIS 60459

LEGAL DESCRIPTION:
 LOT 27 IN BLOCK 21 IN F H BARTLETT'S FIRST ADDITION TO GREATER 79TH STREET SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 SECTION 30 AND THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 AND THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 38 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

COOK COUNTY, ILLINOIS
 FILED FOR RECORD
 03 SEP 29 AM 11:03

~~93781012~~ *Bank*

Permanent Property Tax Number: 19-30-404-014-0000

ORIGINAL MORTGAGE AND NOTE DATE:

09/02/93

REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE AMOUNT:

60,000.00
 COOK COUNTY, ILLINOIS
 FILED FOR RECORD

ORIGINAL INTEREST RATE:

6.750
 03 SEP 29 AM 11:03

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MONTHLY PRINCIPAL AND INTEREST PAYMENT:

\$ 688.94 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

\$ 125.65 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE:

11/01/93

MORTGAGE TERM:

120 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 9-2-93 and recorded on 7-19-93 as document No. * described above are hereby modified as follows: * **93781012**

- 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:	\$	<u>340.64</u>
Escrow:	\$	<u>58.00</u>
Total Bi-weekly Payment:	\$	<u>398.64</u>

- The interest rate is reduced by .250% to 6.500%.
 The date of Your First Bi-Weekly Payment will be 10/18/93

23 Bank

93781013

Attn: S. Das

Pallavi V. Das

74-52-736 of 282

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

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BOX 333 - TR

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 6.625 %.

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 September, 19 93.

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY:

Judy C. Voo
Vice President

Vinu D. Darji
VINU D DARJI

ATTEST:

[Signature]
Vice President

Pallavi V. Darji
PALLAVI V DARJI

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, Conrad W. Schmittel, a Notary Public in and for said county and state do hereby certify that VINU D DARJI AND PALLAVI V DARJI HIS WIFE

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 02 day of September, 19 93.

"OFFICIAL SEAL"
CONRAD W. SCHMITTEL
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 04/27/96
My Commission Expires: 4/27/96

Conrad W. Schmittel
Notary Public

93781013