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MODIFICATION AGREEMENT

THIS AGREEMENT is made this 28 day of July, 1993 between Gregory E. & Dawn L. Kulis (herein "Borrower") and Norwest Mortgage, Inc. a corporation organized and existing under the laws of the State of Minnesota, whose address is 405 S.W. 5th St., Des Moines, IA 50309-4603 (herein "Lender"), for a modification, with respect to that promissory note dated April 28, 1993, interest rate at the rate of 4.375 percent per annum, secured by a mortgage or deed of trust of the same date, made by borrower to NORWEST MORTGAGE, INC. recorded on May 21, 1993 in the office of Cook County, in Book _____, Vol. _____ Document number 93389290, secured by the following described property located in the County of Cook, State of Illinois:

which has the address of 1338 West Schubert, Chicago, IL 60614 (herein "property address"):
 See Attached Legal Description

WHEREAS, Borrower is indebted to Lender under the note and mortgage/deed of trust described above, payable in monthly installments of \$834.81 due on the 1st day of each month;

NOW THEREFORE, for and in consideration of the benefits flowing to each of the parties hereto, they do agree as follows:

1. The terms of the note and the mortgage/deed of trust evidencing and securing such indebtedness and hereby modified as follows:

DEPT-01 RECORDING \$25.50
 T#8868 TRAN 6446 10/25/93 07:05:00
 #2422 # 93-857602
 COUNTY RECORDER

Correct Maturity date on Note and Mortgage to be: May 20, 2028

2. This agreement is not binding, in whole or in part, on Lender until executed by lender.

IN WITNESS THEREOF, the parties have executed this agreement on the day and year first written above.

Gregory E. Kulis
 Gregory E. Kulis

Dawn L. Kulis
 Dawn L. Kulis

(06/05/91) All Grades

Loan #1124138-8055

2550
 E.K.

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Property of Cook County Clerk's Office

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STATE OF)
) ss.
COUNTY OF)

On this 28th day of July, 1993, before me appeared _____ to me personally known to be the person(s) described in and who executed the foregoing instrument as Borrower(s) and acknowledged that they executed the same as their free act and deed.

Mary Cass
Notary Public

My commission expires:

Borrowers notarize above this line



Lenders notarize below this line

Norwest Mortgage, Inc.
(Lender)

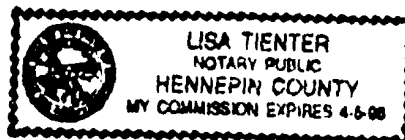
By: Jennifer Blesi
Title: Assistant Secretary - Jennifer Blesi

STATE OF MN)
) ss.
COUNTY OF Hennepin

The foregoing instrument was acknowledged before me this 12 day of October, 1993 by Jennifer Blesi (Name of Officers of Agent, Title Officer or Agent) of Norwest Mortgage, Inc. (Name of Corporation Acknowledging) a Minnesota corporation, on behalf of the corporation.

Lisa Tienter
Notary Public

My commission expires:



THIS INSTRUMENT DRAFTED BY:

Norwest Mortgage Inc.
1200 Midwest Plaza West, 801 Nicollet Mall
Minneapolis, MN 55402-2527
ATTN: TERESA M. DANZL

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Kulis, Gregory E. -- 1124138

UNIT 1338 IN SCHUBERT CORNERS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 30 AND 31 IN OGDEN SHELDON AND COMPANY SUBDIVISION OF SUB-BLOCK 5 IN BLOCK 44 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED MAY 28, 1982 AS DOCUMENT 26244266, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Parcel # 14-29-302-038-1003

Property Address: 1338 West Schubert, Chicago, IL 60614

Return To:

Northwest Mortgage Inc.
1200 Midwest Plaza West
801 Nicollet Mall
Minneapolis, MN 55402-2527
ATTN: TERESA M. DANZL MS# 0597

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