MORTGAGORS:

PAUL J. SWEENEY AND JANET L. SWEENEY; HIS WIFE

MORTGAGEE:

Financial Federal Trust and Savings Bank f/k/a

Financial Federal Savings Bank

PROPERTY ADDRESS:

21626 RICHTON ROAD MATTESON ILLINOIS 60443

LEGAL

DESCRIPTION:

LOT 23 AND 20 IN SUBDIVISION OF THAT PART OF LOT 3, LYING NORTH OF THE NORTH RIGHT OF MAY LINE OF THE ELGIN, JOLIET AND EASTERN RAILROAD COMPANY, AS LOCATED THROUGH SAID LOT 3 OF MILLER LEWIS AND MILLER SUBDIVISION OF THE WEST 1/2 OF THE WIST 1/2 OF SECTION 26, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

CODE CAUNTY, BURIOIS FILLS FOR RECORS

93 APR 20 PH 12: 20

93289533

Permanent Property Tax Number:

31-26-106-031-0000

ORIGINAL MORTGAGE AND NOTE DATE:

04/09/93

REMAINING Dy Clan MORTGAGE AMOUNT:

ORIGINAL MORTGAGE

AMOUNT:

51,000.00

ORIGINAL INTEREST

RATE:

7.375

MONTHLY PRINCIPAL AND INTEREST PAYMENT:

469.16 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

184.98 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE:

06/01/93

MORTGAGE TERM:

180 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 4-9-93 and recorded on 4-20-93 as document No. ____ described above are 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:

230.99

Escrow:

85.37

Total Bi-weekly Payment:

316.36

The interest rate is reduced by ___.250% to __7.125 %. 2. The date of Your First Bi-Weekly Payment will be 05/17/93

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.

- The escrow payment due on each bi-weekly payment due date is 1/26th of the yearly .1 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 instalments 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 reasongole estimates thereof
- In consideration of the Lender's scheduling repayment on a bi-weekly basis 5. (every 14 calendar (lays), 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 Martgagor(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 northly basis and increase the interest rate by ___125 % to ___7.250%

In all other respects, the terms and conditions of the original Note and Mortgage shall remain in full force and effect and the Morty gors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 09 day of	April , 19 92
FINANCIAL FEDERAL TRUST AND SAVINGS BANK:	
BY: Sudy C Wor Nice President	PAUL JEWEENEY
ATTEST: While	JANET L. SWEENEY
Vice President	
STATE OF ILLINOIS	SS.
COUNTY OF COULL	1717.

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.

do hereby certify that PAUL J. SWEENEY AND JANET L. SWEENEY HIS WIFE ...

day of April 19 93 09 Given under my hand and official seal, this

OFFICIAL SEAL "OFFICIAL SEAL"
ANDREW BESTER
NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires 01/09/96

Notary Public

..., a Notary Public in and for said county and state

I. ANDREW

BESTER