BI-WEEKLY LOAN MODIFICATION AGREEMENT

93310869

MORTGAGORS:

MARVIN GONSIOROWSKI AND NANCY E. GONSIOROWSKI; HIS WIFE

MORTGAGEE:

Financial Federal Trust and Savings Bank f/k/a

Financial Federal Savings Bank

PROPERTY ADDRESS:

329 ROSEHILL DRIVE LEMONT ILLINOIS 60439

LEGAL

DESCRIPTION:

1.07 7 IN ROSE HILL SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

> DEPT-01 RECORDING T44444 TRAN 8078 04/27/93 14144100 95661 + # - 93-310869 COOK COUNTY RECORDER

Permanent Property Inx Number:

22-29-409-013-0000

ORIGINAL MORTGAGE AND NOTE DATE:

04/16/93

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REMAINING 12 C/6 MORTGAGE AMOUNT:

ORIGINAL MORTGAGE

AMOUNT:

60,000.00

ORIGINAL INTEREST RATE:

7.125

MONTHLY PRINCIPAL AND INTEREST PAYMENT:

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

MONTHLY ESCROW PAYMENT:

167.49 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 4-16-93 and recorded on 4-27-93 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:

77.30

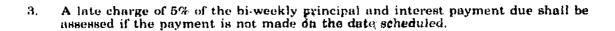
Escrow:

Total Bi-weekly Payment:

344.86

The interest rate is reduced by __.250% to __6.875 %. 2. The date of Your First Bi-Weekly Payment will be 05/17/93





that a bi-weekly payment date falls on a day where the Bank is closed In the eve 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 instal monts 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.
- In consideration of the Lender's scheduling repayment on a bi-weekly basis 5. (every 14 calendar days), the Mortgagor(a) 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 'nor thly basis and increase the interest rate by .125 % to 7.00 %.

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 16 day of April	, 1992 .
FINANCIAL FEDERAL TRUST AND SAVINGS BANK:	
 BY: Sudy C. Vo.	Marvin Kansvaranski
ATTEST: Harrin Julea	Mancy & Lousiarowski NANCY E GONSIORCHSKI
Vice President	
	C

STATE OF ILLINOIS SS. COUNTY OF COME WILL

MARVIN GONS 18 ROWSKY AND NAMEY E. GONS 10 ROWSKY BESTER 1, Amaria do hereby certify that

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.

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

My Commission Expires.