

MODIFICATION AGREEMENT

LOAN NO. 17-79102914

This agreement, made this the 11th day of August 1997, by and between the Mortgagee, LIBERTY FEDERAL BANK, FORMERLY KNOWN AS LIBERTY FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s), ANASTASIOS VASILATOS AND STELLA VASILATOS HUSBAND AND WIFE AS JOINT TENANTS, representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT E IN C.A. HEMPHILL'S RESUBDIVISION OF LOTS 25 TO 29, 33, 34 AND 35 IN HIGHCREST SUBDIVISION OF LOTS 4, 6, AND 7 IN 1ST ADDITION TO HIGHCREST ALL IN COUNTY CLERK'S DIVISION OF (EXCEPT THE SEEGRS SUBDIVISION) THE W 1/2 OF FRACTIONAL SECTION 33, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WITNESSETH:

RECORDER'S OFFICE # 5150084

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated NOVEMBER 23, 1996 and recorded DECEMBER 18, 1996 in the recorder's office of COOK, County, Illinois as Document Number 96954996, conveying to LIBERTY FEDERAL BANK, FORMERLY KNOWN AS LIBERTY FEDERAL SAVINGS BANK as Mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated NOVEMBER 23, 1996 in the amount of SIXTY THOUSAND AND NO/100 (\$60,000.00).

The premises mentioned in said mortgage are legally described as follows:

COMMONLY KNOWN AS: 468 HIGHCREST DR., WILMETTE, IL 60091

PERMANENT TAX ID NO.: 05-33-111-051

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00).

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, NOVEMBER 15, 2001.

AND KNOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that ANASTASIOS VASILATOS AND STELLA VASILATOS, HUSBAND AND WIFE, AS JOINT TENANTS, hereby agree to pay LIBERTY FEDERAL BANK FORMERLY KNOWN AS LIBERTY FEDERAL SAVINGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00), with interest calculated on the outstanding balance at the rate of prime as stated in the original promissory note dated November 23, 1996. Payments are due on the 15th of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 15th DAY OF NOVEMBER 2001.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.

MORTGAGOR (S) :

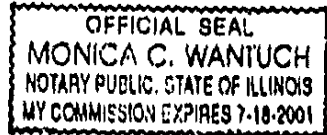
[Signature]
ANASTASIOS VASILATOS
[Signature: Stella Vasilatos]
STELLA VASILATOS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that ANASTASIOS VASILATOS AND STELLA VASILATOS, are personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 11TH day of AUGUST 1997.

[Signature: Monica C. Wantuch]
NOTARY PUBLIC

My Commission expires:
[Signature: 7-18-2001]



LIBERTY FEDERAL BANK, FORMERLY KNOWN AS
LIBERTY FEDERAL SAVINGS BANK

Donald A. Berg, SR.

DONALD A. BERG, SR. VICE PRESIDENT

Gia M. Ormond, A/P

GIA M. ORMOND, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS) SS
COUNTY OF DUPAGE

I, Mark F. Metzger, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT DONALD A. BERG, personally known to me to be the SR. VICE PRESIDENT of LIBERTY FEDERAL BANK, FORMERLY KNOWN AS HINSDALE FEDERAL BANK FOR SAVINGS, and GIA M. ORMOND personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severly acknowledge that such SR. VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as SR. VICE PRESIDENT and ASSISTANT VICE PRESIDENT of said Corporation, and caused the corporation seal of said Corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, the uses and purposes therein set forth.

Given under my hand and notarized the 11TH day of AUGUST 1997.

Mark F. Metzger

NOTARY PUBLIC

MAIL TO
THIS INSTRUMENT WAS PREPARED BY:
LIBERTY FEDERAL BANK,
ONE GRANT SQUARE,
HINSDALE, IL 60521

"OFFICIAL SEAL"
MARK F. METZGER
Notary Public, State of Illinois
COUNTY OF DU PAGE
My Commission Expires 4-21-2001