

**LOAN MODIFICATION
AGREEMENT
(ILLINOIS)**

Mortgage Loan #7299579

PIN #28-09-100-040

WHEREAS

Bank Calumet, National Association
formerly known as
The Chicago Heights National Bank

The above space is for the recorder's use only

LOANED

Sara A. Thomas, divorced and not since remarried

THE SUM of One Hundred Eighty Thousand Dollars and 00/100s (\$180,000.00) as evidenced by a note and mortgage executed and delivered on March 10th, 1994, which said mortgage being recorded on March 24th, 1994, in Cook County, Illinois, as document number 94288660, and

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 Dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is \$180,000.00. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 8.50%.
2. The maturity date will be extended six months, from August 9th, 1997 to February 9th, 1998.
3. Interest payments will continue to be due monthly.

The East of the South 100 feet of the North 600 feet of the South 1100 feet of the East 491.6 feet (except the West 30 feet thereof) of part of Sub-Lot "B" in Section 9, in Maple Farm of Midlothian being a consolidation of the West 491.60 feet of Lot 2 to 6 both inclusive, the West 30 feet of Lot 7 and the West 491.60 feet of Lots 8 to 18 both inclusive in Charles D. Ertinger's Midlothian subdivision of the East 541.60 feet of the West 1/2 of the Northwest 1/4 of Section 9 and the South 25 feet of the East 541.60 feet of the West 1/2 of the Southwest 1/4 of Section 4, Township 36 North, Range 13, East of the Third Principal Meridian also that part of the West 1/2 of the Northwest 1/4 of Section 9, Township 36 North, Range 13, East of the Third Principal Meridian, (except the East 541.6 feet thereof) and (except School Lot) and that part of the West 1/2 of the Southwest 1/4 of Section 4, Township 36 North, Range 13, East of the Third Principal Meridian, lying South of Blue Island Road (except the South 25 feet of the East 541.60 feet of the West 1/2 of the Southwest 1/4 of Section 4 aforesaid) in Cook County, Illinois.

a/k/a 14620 South Long Avenue, Midlothian, Illinois 60445

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before February 9th, 1998, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

In Witness Whereof the mortgagor(s), hereto have set their hands and seals this 3rd day of September, 1997.

Sara A. Thomas
Sara A. Thomas

STATE OF ILLINOIS, COUNTY OF COOK, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Sara A. Thomas, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 3rd day of September, 1997.

My commission expires 2-18-01 County of residence Cook

Gail Azzarello
Notary Public



BANK CALUMET, National Association
formerly known as
The Chicago Heights National Bank

Donald S. Kitchell
Donald S. Kitchell
Senior Vice President

ATTEST Wilfred E. Ramirez
Wilfred E. Ramirez
Loan Officer

STATE OF ILLINOIS, COUNTY OF COOK, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Donald S. Kitchell, Senior Vice President and Wilfred E. Ramirez, Loan Officer, of BANK CALUMET, National Association, Hammond, Indiana formerly known as The Chicago Heights National Bank, Chicago Heights, Illinois known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 3rd day of September, 1997.

My commission expires 2-18-01 County of residence Cook

Gail Azzarello
Notary Public



This Instrument Prepared By: Donald S. Kitchell

Please return to: Bank Calumet, 1806 Robin Hood Blvd., Schererville, IN 46375