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97937720

Waller

CLOSED END MODIFICATION AGREEMENT

092.375/0127456

DANA LYNN WALLER F/K/A DANA LYNN MATURO

DEFINITIONS: THE PERSON OR PERSONS SIGNING BELOW AS BORROWERS. "LENDER" MEANS TCF BANK ILLINOIS FSB (FORMERLY KNOWN AS TCF BANK MINNESOTA FSB, FORMERLY KNOWN AS TCF BANK SAVINGS FSB, FORMERLY KNOWN AS TCF BANKING AND SAVINGS, F.A. FORMERLY KNOWN AS TWIN CITY FEDERAL SAVING AND LOAN ASSOCIATION). "MORTGAGE" MEANS THE MORTGAGE WHICH SECURES THE NOTE, WHICH IS DATED THE SAME DATE AS THE NOTE AND WHICH IS RECORDED IN THE OFFICE OF THE COUNTY RECORDER FOR COOK COUNTY, ILLINOIS ON _____ AS DOCUMENT NO. _____

DATE OF AGREEMENT

THE DATE OF THIS AGREEMENT IS 11/27/96.

CHANGES TO THE NOTE

. DEPT-01 RECORDING 623.0
. T40009 TRAN 0705 12/12/97 10:51:00
. #1345 + C.G * -97-937720
. COOK COUNTY RECORDER

BORROWER AND LENDERS AGREE THAT THE NOTE IS CHANGED AS FOLLOWS:

RATE CHANGE: FOR VARIABLE RATE LOANS:

THE MINIMUM INTEREST RATE OR MINIMUM ANNUAL PERCENTAGE RATE FOR THE NOTE IS CHANGED TO 9.25% THE MARGIN OR THE AMOUNT ADDED TO THE RATE INDEX IS CHANGED TO 1.00.

FOR FIXED RATE LOANS:

THE INTEREST RATE OR FINANCE CHARGE FOR THE NOTE IS CHANGED TO N/A.

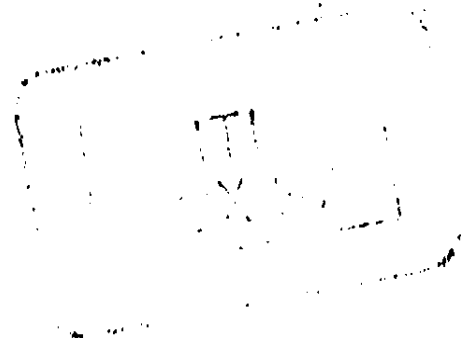
OR PAYMENT CHANGE:

THE MONTHLY PAYMENT FOR THE NOTE IS CHANGED TO \$ 879.50 BEGINNING 01/10/97.

NOTE REFERENCES

BORROWER AND LENDER AGREE THAT WHENEVER THE MORTGAGE REFERS TO THE NOTE, EACH REFERENCE SHALL BE TO THE NOTE, EACH REFERENCE SHALL BE TO THE NOTE AS MODIFIED BY THE AGREEMENT.

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OTHER CHANGES

ALL PROVISIONS OF THE NOTE, EXCEPT AS CHANGED ABOVE, REMAIN UNCHANGED. BORROWER'S RIGHTS UNDER THE NOTE, IF ANY, REGARDING REFUNDS OF ANNUAL PARTICIPATION CHARGES OR ANNUAL FEES DO NOT APPLY TO THE CHANGES MADE IN THIS AGREEMENT.

BY SIGNING, BORROWER(S) STATE THAT SHE/HE RECEIVED A COMPLETED COPY OF THIS FORM.



DANA LYNN VALDER
F/R/A DANA LYNN MATURO

STATE OF ILLINOIS
COUNTY OF DUPAGE

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 27 DAY OF Nov 1996.



NOTARY PUBLIC



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