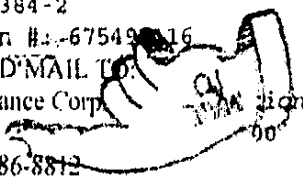


Prepared by:
Harbor Ln # 907384-2

Freddie Mac Loan #: 67549016
WHEN RECORDED MAIL TO:
Lawyers Title Insurance Corp.
PO Box 27567
Richmond, VA 23286-8812
Myra Bentley
800-704-7047 EXT 8391



98-06623

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon Note Addendum and Rider) (4)

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), made on March 30, 1998, between Joel A Herman and Steven J Schwartz ("Borrower") and Hamilton Financial Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust and Deed to Secure Debt (the "Security Instrument"), dated March 30, 1993, securing the original principal sum of U.S. \$89,500.00 and recorded as Document No: 93258488 on April 7, 1993 in Cook County, Illinois and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 5312 N Winthrop Avenue, Chicago, IL 60640 described being set forth as follows:

Lot 10 in Block 9 in John Lewis Cochran's subdivision

To evidence the election by the Borrower of the [Conditional Right to Refinance] [Conditional Modification and Extension of Loan Terms] as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of May 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$77,355.74.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 7.625%, beginning May 1, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$577.96, beginning on the 1st day of June, 1998, and continuing on the same day of each succeeding month until principal and interest are paid in full. If on May 1, 2023 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, and the Borrower will pay these amounts in full on the Modified Maturity Date.

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The Borrower will make such payments at 340 N Sam Houston Parkway East, Suite 100, Houston, TX 77060 or at such other places as the Lender may require.

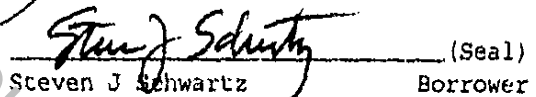
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]



Joel A Herman (Seal)
Borrower



Steven J Schwartz (Seal)
Borrower

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ALL-PURPOSE ACKNOWLEDGMENT

State of Illinois

County of Cook

On 4/20/98 before me, Dominic Raso, Notary Public
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Joel Herman & Steven Schwartz
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Dominic Raso
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
- CORPORATE OFFICER

TITLE(S)

- PARTNER(S) LIMITED
- ATTORNEY-IN-FACT GENERAL
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER: _____

DESCRIPTION OF ATTACHED DOCUMENT

TITLE OR TYPE OF DOCUMENT

NUMBER OF PAGES

DATE OF DOCUMENT

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

SIGNER(S) OTHER THAN NAMED ABOVE

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LAWYERS TITLE INSURANCE CORPORATION

95642133

SCHEDULE A CONTINUED - CASE NO. 98-06623

LEGAL DESCRIPTION:

LOT 10 IN BLOCK 9 IN JOHN LEWIS COCHRAN'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

14-08-2017-014

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