

Maup.
Prepared by:
Washington Federal Bank for savings
2869 S Archer
Chicago, Ill 60608

MODIFICATION AGREEMENT

This Agreement made this 7th day of APRIL, 1998, between the Washington Federal Bank for savings thereafter called the Bank, and Linda Wierzbicki, hereafter called the Borrowers.

WITNESSETH:

WHEREAS, the borrower are indebted to the Bank for the sum of \$ 83,000.00 under loan no. 1367-3, payment of which is and recorded in the Office of Recorder of Deeds, of COOK County, Illinois as Document no. 98279500 on APRIL 8, 1998.

WHEREAS, the parties hereto wish to modify the terms of payment of said indebtedness.

NOW, THEREFOR, in consideration of the mutual promises and covenants of the parties hereto, it is agreed that:

1. Borrower(s) shall repay principal down to \$ _____
2. Loan Balance shall be increased from \$ 83,000.00 to \$ 85,500.00 by agreement for Additional Advances.
3. Payment shall be in the sum of \$ 603.40 per month, plus a monthly deposit of \$ 248.08 to a tax and insurance reserve account, beginning APRIL 7, 1998, and monthly thereafter.
4. The interest rate is hereby increased/decreased from _____ to _____.
5. Neither the agreement nor the obligation evidencing such indebtedness nor the mortgage or other security given to secure the same shall in any way whatsoever be prejudiced by this agreement, but shall be modified only to the extent hereof, and said mortgage in all other respects shall remain in full force and effect.
6. Except that upon default in the payment of any installment, the undersigned agrees to pay

BOX 333-CTI

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interest at the rate of _____ () per year.

IN WITNESS WHEREOF, the said Bank has caused this instrument to be executed in its proper corporate name and corporate seal hereunto affixed and the Borrowers have hereunto set their seal on the day and year first written.

WASHINGTON FEDERAL BANK for savings

BY: John F. Baker
President

BY: Alfred Mandega
Secretary

BORROWERS

Linda Wozniak

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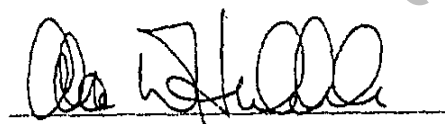
State of Illinois
County of Cook

I, ALAN D. HUBBLE, Notary Public in and for said County, in the
State aforesaid, DO HEREBY CERTIFY, that _____
LINDA WIERZBICKI, a single person

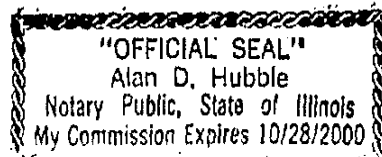
_____ personally known to me to be the same person(s) whose name(s) _____
subscribed to the foregoing Instrument, appeared before me this day in person and
acknowledged that she signed, sealed and delivered the said Instrument as
her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notary Seal, this 7TH day of
MAY, 19 98

My Commission Expires:



OCTOBER 28, 2000



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AGREEMENT FOR ADDITIONAL ADVANCES

WHEREAS, the undersigned executed and delivered to the _____
 _____ WASHINGTON FEDERAL BANK for savings _____
 a note secured by a mortgage, or other instrument, to said Bank, or for its benefit,
 recorded in the Recorder's Office of _____ COOK _____ County, Illinois, as Document
 No. _____ 98279500 _____ dated the _____ 3RD _____ day of _____ APRIL _____, 19 _____ 98 _____, for an
 original of _____ EIGHTY THREE THOUSAND DOLLARS AND NO/100'S-- Dollars(\$ 83,000
 .00 _____) which provides for additional advances to be secured by said Instrument as a
 first lien; therefore, it is agreed that an additional advance shall be made upon the said note
 in the sum of _____ TWENTY FIVE HUNDRED-- Dollars(\$ 2,500.00 _____) to be charged to
 said loan account known as Loan No. _____ 1367-3 _____ upon the books of said Bank. It is
 agreed that the total unpaid balance of said indebtedness at this date is _____ EIGHTY THREE
 THOUSAND DOLLARS AND NO/100'S Dollars(\$ 83,000.00 _____) and that the total unpaid
 balance, including this additional advance, will
 be _____ EIGHTY FIVE THOUSAND FIVE HUNDRED _____ Dollars(\$ 85,500.00 _____
 _____) and that monthly payments shall be continued as provided in said note,
 payable _____ SIX HUNDRED THREE DOLLARS AND 10/100'S Dollars(\$ 603.40 _____
 _____) per month. Future interest upon said entire indebtedness shall be as follows: _____

The undersigned represents to said Bank that the property securing said indebtedness is
 free and clear of any lien except for said indebtedness and is the property of the
 undersigned subject to said indebtedness.

IN WITNESS WHEREOF, this agreement is executed, sealed and delivered this
 _____ 7TH _____ day of _____ MAY _____ 19 _____ 98 _____.

Lynda Wiezbecki

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 007714162 EP
STREET ADDRESS: 7936 SOUTH LARAMIE
CITY: BURBANK COUNTY: COOK
TAX NUMBER: 19-33-109-022-0000

LEGAL DESCRIPTION:

LOT 68 IN FRANK DE LUGACH'S 79TH AND CICERO GOLF VIEW, A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE MIDDLE 1/3 OF THE NORTH 60 ACRES OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SAID SECTION 33, SAID MIDDLE 1/3 BEING THE WEST 1/2 OF THE EAST 2/3 OF SAID NORTH 60 ACRES, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 4, 1941 AS DOCUMENT 12750971, IN COOK COUNTY, ILLINOIS

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