

MID AMERICA BANK, fsb.  
LOAN MODIFICATION AGREEMENT

Loan Number: 0930871760

Modification Fee: \$750.00

Purpose of Modification:

TO CHANGE THE INTEREST RATE FROM 6.75% TO 6.625%; TO CHANGE THE PRINCIPAL AND INTEREST PAYMENT FROM \$1,238.87 TO \$2,191.00; TO CHANGE THE LOAN PROGRAM FROM A 15 YEAR FIXED TO A 10 YEAR FIXED; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF 70,471.59; TO CHANGE THE MATURITY DATE FROM NOVEMBER 1, 2008 TO MARCH 1, 2008.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 11TH day of MARCH, 1998 by and between Mid America Bank, fsb. of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as ("MidAmerica") and ROBERT L LISTELLO AND SANDRA K LISTELLO, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 8604 WOLF RD WILLOW SPRINGS, IL 60480 and legally described as follows:

LOT 2 ON LANGER ADDITION TO WILLOW SPRINGS, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTRY, ILLINOIS.

P.I.N.# 18 32 302 032

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of ONE HUNDRED TWELVE THOUSAND FIVE HUNDRED FIFTY AND 74/100 Dollars (\$112,550.74) evidenced by a Note ("Note") and Mortgage both dated SEPTEMBER 13, 1993 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 93816227 and said Note and Mortgage are incorporated into and made a part of this Modification;

5/3/98  
my

By: \_\_\_\_\_

By: \_\_\_\_\_

By: Robert J. Listello ROBERT J. LISTELLO

By: Sandra K. Listello SANDRA K. LISTELLO

BORROWER(S)

Executed, sealed and delivered this 11th day of March, 1998.

In all respects, said Note and Mortgage shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein revised.

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage of said indebtedness;

NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is One Hundred Twelve Thousand Five Hundred Twenty Eight and 4/100 dollars (\$112,528.41).

The Note and Mortgage dated September 1, 1993 shall be modified to provide for an additional advance of funds not to exceed the amount of Seventy One Thousand Four Hundred Seventy One and 59/100 dollars (\$71,471.59).

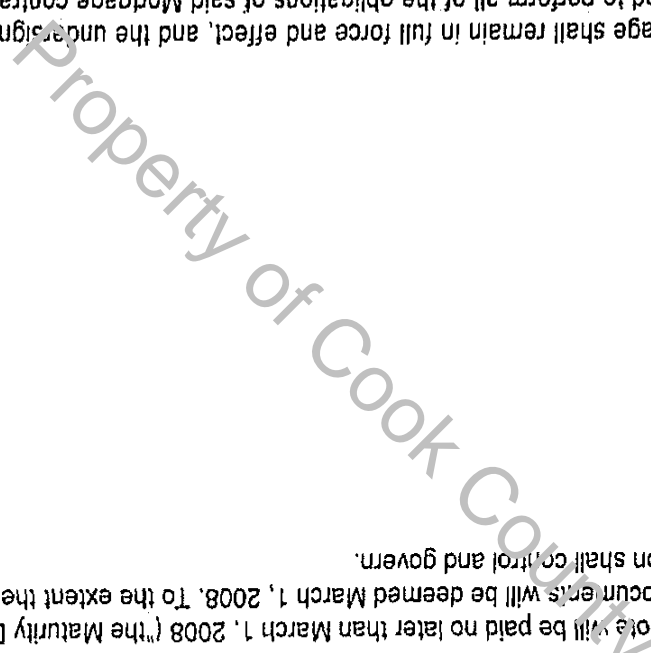
Mid America will fund an Additional Advance of Seventy One Thousand Four Hundred Seventy One and 59/100 dollars (\$71,471.59) which shall increase the unpaid principal balance of said indebtedness to One Hundred Eighty Four Thousand and 00/100 dollars (184,000.00).

The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest) Section 3 (Payments) of the Note as follows:

As of March 1, 1998, the modified interest rate the Borrowers are required to pay will be 6.625%.

This modified interest rate will remain constant for the remaining term of the loan. The principal and interest payment based on the rate indicated above will be \$2,101.00. The Borrowers shall make the new modified payments on the first day of each month beginning on April 1, 1998.

It is agreed that all sums owed under the Note will be paid no later than March 1, 2008 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed March 1, 2008. To the extent the terms, conditions and provisions of this Modification shall control and govern.



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STATE OF ILLINOIS )
COUNTY OF DuPage )

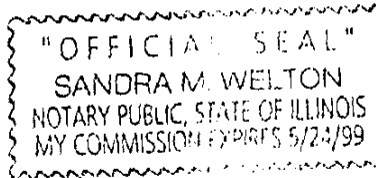
THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that ROBERT L LISTELLO AND SANDRA K LISTELLO whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that they signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature:

[Handwritten signature of Sandra M. Welton]

Name (Typed or Printed)



My Commission Expires:

LENDER:

MID AMERICA BANK, fsb.:

[Handwritten signature]

[Handwritten signature]

STATE OF ILLINOIS )
COUNTY OF DuPage )

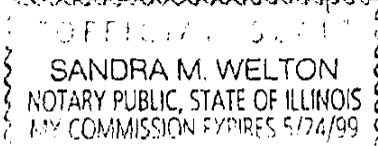
THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that MARYTHESE FOLGE, personally known to me to be the Asst. Vice President of Mid America Bank, fsb., a national banking corporation and [Handwritten name], the Ass. Secretary of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Asst. Secretary they signed and delivered the said instrument as the Asst. Vice President and Asst. Secretary of said corporation and caused the corporate 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, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS 30 DAY OF March 1998

[Handwritten signature of Sandra M. Welton]

Notary Public

My Commission Expires:



THIS INSTRUMENT PREPARED BY Kenneth Koranda, President Mid America Bank, fsb. 1823 Centre Point Circle, P.O. Box 3142 Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO: Mid America Bank, fsb. 1823 Centre Point Circle P.O. Box 3142 Naperville, Illinois 60566-7142