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NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 12th day of September, 19 98 by and between Dominic V Marrese and Cecelia L Marrese, Husband and Wife (hereinafter "Borrowers") and IBM Mid America Employees Federal Credit Union (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed Three hundred thirty thousand and 00/100ths (\$330,000.00) Dollars from Lender as evidenced by a Note dated June 20, 19 97 which was secured by a Mortgage of even date recorded on June 25, 19 97 in Book \_\_\_\_\_ of Mortgages on Page \_\_\_\_\_ or as Document No. 97459224 in the office of the County Recorder in and for Cook County, Illinois (hereinafter referred to as the "Note" and "Mortgage" respectively);  
Lot 1, Sunset Fields Unit No. 2, Being Mills and Sons Resubdivision in the North West 1/4 of Section 16, Township 42 North, Range 12, East of the Third Principal Meridian, Recorded March 12, 1957, as Document 16-846,949, in Cook County, Illinois.  
PIN #04-16-106-004

AND WHEREAS, Borrowers and Lender wish to modify the Note and Mortgage in certain respects at this time;

NOW, THEREFORE, Borrowers and Lender agree as follows:

- 1. That the principal balance due and owing on said Note after the September 1, 19 98 payment has been made shall be Three hundred twenty six thousand three hundred forty and 57/100ths (\$326,340.57) Dollars.

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M.V.

- 2. For and in consideration of the payment by Borrowers of Five hundred and 00/100ths----- (\$500.00 ) Dollars representing modification fee of n/a percent of the unpaid principal balance listed above, receipt of which is hereby acknowledged by Lender, Lender hereby agrees to modify the Note and Mortgage by modifying the interest rate due thereunder to 7.00% per cent per annum and the term thereunder to provide for payment in full no later than September 01 2003.
- 3. That the principal balance listed above shall be amortized over a period of thirty (30) years thereby modifying the monthly payment to Two thousand one hundred seventy one and 16/100ths----- (\$2,171.16 ) Dollars commencing with the monthly payment due October 1 1998.
- 4. Except as otherwise modified above, the Note and Mortgages shall in all other respects remain in full force and effect.

Dominic V. Marrese  
 Dominic V. Marrese  
Cecelia L. Marrese  
 Cecelia L. Marrese

State of Ill )  
 County of Cook ) ss.

The foregoing instrument was acknowledged before me this 12th day of September, 1998, by Dominic V. Marrese and Cecelia L. Marrese, his wife

(Seal)



Cynthia L. Thomas  
 Notary Public

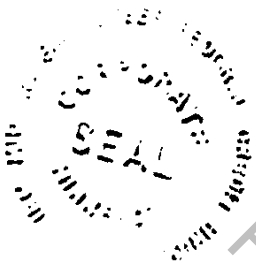
IBM MID AMERICA EMPLOYEES  
FEDERAL CREDIT UNION

By: Rita Murphy

Its Mortgage Servicing Representative

By: Cheryl Schaefer

Its Vice President/Loan Services



State Of Minnesota )  
County of Olmsted )

The foregoing instrument was acknowledged before me this  
21st day of September, 19 98, by Rita Murphy  
and Cheryl Schaefer the Mortgage Servicing Representative and  
Vice President/Loan Services respectively of the IBM Mid  
America Employees Federal Credit Union, and United States  
Corporation, on behalf of said Corporation.

(Seal)



Bonnie B. Dauty  
Notary Public

This document was prepared by: IBM Mid America Employees Federal  
Credit Union, 4001 West River Parkway, Rochester, MN 55901.

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