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Cook County Recorder 25.50

**MID AMERICA BANK, fsb.
LOAN MODIFICATION AGREEMENT**

Loan Number: 0930429693

Modification Fee: \$500.00

Purpose of Modification:

TO REDUCE INTEREST RATE FROM 7.00% TO 6.750%; TO CHANGE THE LOAN PROGRAM FROM A 7/23 TO A 15 YEAR FIXED; TO CHANGE THE PRINCIPAL AND INTEREST PAYMENT FROM \$898.15 TO \$930.11; AND TO CHANGE THE MATURITY DATE FROM JULY 1, 2023 TO AUGUST 1, 2013.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 29TH day of JULY, 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 MICHAEL S NICOLETTI AND PATRICIA M NICOLETTI, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 306 N EDGEWOOD AVE LA GRANGE PARK, IL 60525 and legally described as follows:

LOT 12 IN BLOCK 10 IN EDGEWOOD PARK, BEING A SUBDIVISION OF SECTION 32 TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND SECTION 5, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN AS PER PLAT THEREOF RECORDED AS DOCUMENT NO. 9053229, IN COOK COUNTY, ILLINOIS.

P.I.N. # 15-32-413-012-0000

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of ONE HUNDRED THIRTY FIVE THOUSAND AND NO/100 Dollars (\$135,000.00) evidenced by a Note ("Note") and Mortgage both dated JUNE 3, 1993 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 93-441563 and said Note and Mortgage are incorporated into and made a part of this Modification;

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By: _____

By: _____

By: Michael S. Nicoletti MICHAEL S NICOLETTI

By: Patricia M. Nicoletti PATRICIA M NICOLETTI

BORROWER(S)

Executed, sealed and delivered this 29th day of July, 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.

Property of Cook County Clerk's Office

As of August 1, 1998, the modified interest rate the Borrowers are required to pay will be 6.750%.

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 \$930.11. The Borrowers shall make the new modified payment on the first day of each month beginning on September 1, 1998.

It is agreed that all sums owed under the Note will be paid no later than August 1, 2013 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed August 1, 2013. To the extent the terms, conditions and provisions of this Modification differ from or are inconsistent with the Note, Mortgage or other Loan Documents executed by the Borrowers, the terms, conditions and provisions of this Modification shall control and govern.

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 Five Thousand Seven and 72/100 Dollars (\$105,107.72).

The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest), Section 3 (Payments) and Section 4 (Adjustable Interest Rate and Monthly Payment Changes) of the Note as follows:

As of August 1, 1998, the modified interest rate the Borrowers are required to pay will be 6.750%.

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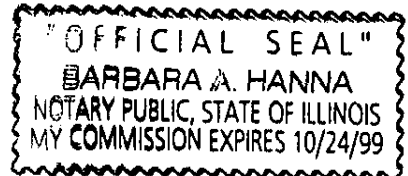
STATE OF ILLINOIS)
) SS
COUNTY OF DU PAGE)

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that MICHAEL S NICOLETTI AND PATRICIA M NICOLETTI 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: Barbara A. Hanna

BARBARA A. HANNA
Name (Typed or Printed)



My Commission Expires: 10/24/99

LENDER:

MID AMERICA BANK, fsb.:

Karen Merza, Asst VP

Rene Rose, Asst Sec

STATE OF ILLINOIS)
) SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that Karen Merza, personally known to me to be the Asst Vice President of Mid America Bank, fsb., a national banking corporation and Rene Rose, the Asst. 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 Asst Vice President and 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 3rd DAY OF August, 1998.

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