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1998-03-23 11:23:39

RECORD AND RETURN TO:
NORWEST MORTGAGE, INC.
3601 MINNE OTA DRIVE
SUITE 200
BLOOMINGTON AN 33-65
ATTN SARAH LEMNA

10207001/

MODIFICATION AGREEMENT

RONALD S NEDZA AND MARGARET M. NEDZA
2407 BRANDENBERRY COURT, #2K
ARLINGTON HEIGHTS, ILLINOIS 60004

ATGF, INC

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MODIFICATION AGREEMENT

THIS AGREEMENT is made this 97th day of February, 1998, between Ronald S. Nedza and Margaret M. Nedza (herein "Borrower") and Norwest Mortgage, Inc. a corporation organized and existing under the laws of the state of California, whose address is 3601 Minnesota Drive Suite 200, Bloomington, MN 55435 (herein "Lender"), for modification, with respect to that Mortgage dated November 30, 1995, with final payment due on December 1, 2025. This mortgage was recorded on December 13, 1995 in Instrument number 95-864265, and rerecorded on June 24, 1996 in Instrument number 96-483594 in Cook County records, secured by a mortgage of deed of trust of the same date, mad by borrower to Market Street Mortgage Corporation.

Which has the address of 2407 Brandenberry Court, #2K. Arlington Heights, Illinois 60004 (herein "property address"):

WHEREAS, Bonc wer is indebted to lender under the note and mortgage/deed of trust described above, payable in monthly installments of \$665.26 due on the first day of each month beginning January, 1996.

NOW THEREFORE, for and in consideration of the benefits flowing to each of the parties hereto, they do agree as follows:

1. The terms of the note/mortgage evidencing and securing such indebtedness are hereby modified as follows:

Correct the monthly principal and interest to be \$605.26

IN WITNESS WHEREOF, The parties have executed this agreement on the day and year first above written.

Ronald S. Nedza

Margaret/M. Nedza

TAX I.D. #03-21-402-1484

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STATE OF: Illinois)
)\$3
COUNTY OF: Cook)

On this 1074 day of February, 1998, before me appeared Ronald S. Nedza and Margaret M. Nedza to be personally known to be the persons described in and who executed the foregoing instrument as Borrowers and acknowledged that they executed the same as their own free act and deed.

> OFFI 14L SEAL Notory Public, State of Illinois My Commission Expires 1/3/98

Norwest Mortgage. Inc. (Lender)

Title: Assistant Vice President

STATE OF:

MINNESOTA

COUNTY OF:

HENNEPIN

H County Clerk's Office AF The foregoing instrument was acknowledged before me this _____ day of February, 1998, by Scott M. Swanson, Assistant Vice President (Name of Officer or Agent, Title of Officer or Agent) of Norwest Mortgage, Inc. (Name of Corporation Acknowledging) a California corporation, on behalf of the corporation.

LINDY L CARLSON Notary Public - Minnesota

Commission Expires 1/31/2000

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