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Cook County Recorder

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MODIFICATION AGREEMENT

LOAN NO. 01-74760566

This agreement, made this the 17th day of MARCH 1999, by and between the Mortgagee, LIBERTY FEDERAL BANK, of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) THOMAS S. RADJA AND CAROL A. RADJA, (J), representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 26 IN PALOS MEADOWS UNIT NUMBER 2, A SUBDIVISION OF THE N 10 ACRES OF THE W 16 ACRES OF THE W 48 1/2 ACRES OF THE E 63 1/2 ACRES OF THAT PART OF THE SE 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF THE CALUMET FEEDER, IN COOK COUNTY, ILLINOIS.

WITNESSETH:

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated JANUARY 2, 1999 and recorded JANUARY 11, 1999 in the recorder's office of COOK County, Illinois as Document Number 99029065, conveying to LIBERTY FEDERAL BANK, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated JANUARY 2, 1999 in the amount of FORTY-ONE THOUSAND FIVE HUNDRED AND NO/100 (\$41,500.00).

REI TITLE SERVICES # 685060

The premises mentioned in said mortgage are legally described as follows:

COMMONLY KNOWN AS:

**10717 MEADOW LN.
PALOS HILLS, IL 60456**

PERMANENT TAX ID NO.:

23-14-405-005

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COOK COUNTY CLERK'S OFFICE
100 N. LAUREL ST. CHICAGO, IL 60610
(312) 600-6000

Property of Cook County Clerk's Office

* RECEIVED EJECTA

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of EIGHTY-SEVEN THOUSAND FIVE HUNDRED AND NO/100 (\$87,500.00)

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15th DAY OF JANUARY 2006.

AND KNOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that THOMAS S. RADJA AND CAROL A. RADJA, hereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of EIGHTY-SEVEN THOUSAND FIVE HUNDRED AND NO/100 (\$87,500.00), with interest calculated on the outstanding balance at the rate of Prime Minus .50% for the remaining term of the loan as was stated in the original promissory note dated JANUARY 2, 1999. Payments are due on the 15th of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 15TH DAY OF JANUARY 2006.

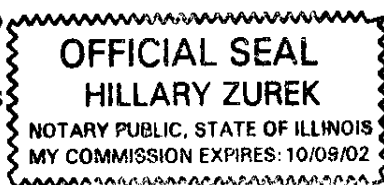
IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above

Thomas S. Radja
THOMAS S. RADJA

Carol A. Radja
CAROL A. RADJA

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that THOMAS S. RADJA AND CAROL A. RADJA, are personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal, this the 18TH day of MARCH 1999.

Hillary Zurek
NOTARY PUBLIC
My Commission expires
10/9/2002



LIBERTY FEDERAL BANK,

Richard Jankiewicz
RICHARD JANKIEWICZ, VICE PRESIDENT

Mark F. Metzger
MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS) SS
COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT RICHARD JANKIEWICZ, is personally known to me to be the VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severally acknowledge that such VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as VICE PRESIDENT and ASSISTANT VICE PRESIDENT of said Corporation, and caused the corporation 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, the uses and purposes therein set forth.

Given under my hand and notarized the 17TH day of MARCH 1999.

Martin William Lotz
NOTARY PUBLIC

mail 990.

THIS INSTRUMENT WAS PREPARED BY:
LIBERTY FEDERAL BANK
ONE GRANT SQUARE, P.O. BOX 386
HINSDALE, IL 60521

"OFFICIAL SEAL"
MARTIN WILLIAM LOTZ
Notary Public, State of Illinois
My Commission Expires 5-12-2002

