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FML FML91000012
LOAN NO. 2800066926

BI-WEEKLY LOAN MODIFICATION AGREEMENT

3947170

MORTGAGORS: JAMES G. JOHNSTON , DIVORCED AND NOT SINCE REMARRIED

MORTGAGEE: Financial Federal Trust and Savings Bank f/k/a
Financial Federal Savings Bank

PROPERTY ADDRESS: 17 COMMONS DRIVE PALOS PARK ILLINOIS 60464

LEGAL DESCRIPTION:
LEGAL ATTACHED HERETO AND MADE A PART THEREOF:

PIN#23-26-201-054-0000 PIQ & OP
PIN#23-26-201-062-0000 PIQ & OP

Permanent Property Tax Number:

PIN#23-26-201-054-0000 PIQ & OP
PIN#23-26-201-062-0000 PIQ & OP

ORIGINAL MORTGAGE AND NOTE DATE: 02/26/91

REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE AMOUNT: 110,000.00

ORIGINAL INTEREST RATE: 9.625

MONTHLY PRINCIPAL AND INTEREST PAYMENT: \$ 1173.67 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT: \$ 350.00 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE: 04/01/91

MORTGAGE TERM: 180 Months

For value received, the terms and conditions of the original Note and original Mortgage dated _____ and recorded on _____ as document No. _____ * described above are hereby modified as follows:

1. All installments due under the Mortgage or Note shall be paid on a bi-weekly basis every fourteen (14) calendar days. The amount of each bi-weekly payment due every fourteen (14) days is as follows:

Principal and Interest:	\$ 578.48
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Escrow:	\$ 161.54
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Total Bi-weekly Payment:	\$ 740.02
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2. The interest rate is reduced by .250 to 9.375%
DATE OF FIRST BI-WEEKLY PAYMENT IS 03/18/91

JGJ
JGJ
FFTSP

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UNIVERSITY
ILLINOIS 60435
1401 NORTH LARKIN AVE.
FEDERAL SAVINGS & LOAN

NOTIFIED
No.

3. A late charge of 5% of the bi-weekly principal and interest payment due shall be assessed if the payment is not made on the date scheduled.

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16

In the event that a bi-weekly payment date falls on a day where the Bank is closed for business, the parties agree that one (1) grace day is permitted so that no late charges will be assessed by virtue of the bank holiday.

4. The escrow payment due on each bi-weekly payment due date is 1/26th of the yearly taxes and assessments, and ground rents on the property, if any, plus 1/26th of the yearly premium installments for hazard insurance, if any, plus 1/26th of the yearly installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by the Lender on the basis of assessments and bills and reasonable estimates thereof.
 5. In consideration of the Lender's scheduling repayment on a bi-weekly basis (every 14 calendar days), the Mortgagor(s) agree to pay each bi-weekly payment by Automatic Payment System from a Financial Federal Trust and Savings Bank checking account. If the Mortgagor(s) fail to pay a bi-weekly payment by electronic funds transfer on the date due, the Lender has the right to convert the payment schedule to a monthly basis and increase the interest rate by .125 % to .9.750 %.

In all other respects, the terms and conditions of the original Note and Mortgage shall remain in full force and effect and the Mortgagors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 26 day of FEBRUARY, 1997

**FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:**

BY: Marilyn Ruskin
MARIYN RUSKIN, V.P.

James G. Johnson
JAMES G. JOHNSON

ATTEST-

DENISE R. REGAN
DENISE R. REGAN, A.V.P.

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

I, Eileen M. Cole, a Notary Public in and for said county and state do hereby certify that JAMES G. JOHNSTON, DIVORCED AND NOT SINCE REMARRIED AND MARILYN RUSKIN, V.P. AND DENISE R. REGAN, A.V.P. FOR FINANCIAL FEDERAL SAVINGS BANK

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 acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26 day of FEBRUARY, 19 91

Eileen M. Cole

Notary Public

"OFFICIAL SEAL"

EILEEN M. COLE

NOTARY PUBLIC, STATE OF ILLINOIS

My Commission Expires 03/09/94

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3947170

EASEMENT APPURTENANT TO AND FOR BENEFIT OF PARCELS 1 AND 2 AFOR-
EASD AS SET FORTH IN DECLARATION OF COVENANTS AND RESTRICTIONS
FOR PALOS COMMONS PLANNED UNIT DEVELOPMENT (P.U.D.) FILED MARCH
7, 1980 AS DOCUMENT IR3149276 AND AS CREATED BY DEED FROM
P.I.D.C. INC., A CORPORATION OF ILLINOIS, TO JAMES G. JOHNSON,
FILED AS DOCUMENT IR3149276 AND AS CREATED BY DEED FROM
UPON LOT 41 IN THE COMMON OF PALOS PARK PHASE 2 AFORSEASID FOR
OVER AND
INGRESS AND EGRESS.

PARCEL 3:

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Property of Cook County Clerk's Office

CLERK'S

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THAT PART OF LOT 6, IN "THE COMMONS OF PALOS PARK PHASE 2", A FOREDESCRIBED, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTHERLY LINE OF SAID LOT 6, DISTANT 16.19 FEET SOUTHEASTERLY OF THE SOUTHWEST CORNER THEREOF; THENCE SOUTH 38 DEGREES, 54 MINUTES, 54 SECONDS EAST FOR A DISTANCE OF 34.64 FEET TO THE WEST ON A LINE PARALLEL WITH THE SOUTHERLY LINE OF SAID LOT 6, FEET TO A POINT; THENCE NORTH 51 DEGREES, 03 MINUTES, 54 SECONDS 38 DEGREES, 54 MINUTES, 54 SECONDS WEST FOR A DISTANCE OF 34.64 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THAT PART OF LOT 41 IN "THE COMMONS OF PALOS PARK PHASE 2", BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

THENCE NORTH 51 DEGREES, 03 MINUTES, 54 SECONDS WEST ON THE POINT OF 29.78 FEET TO A POINT ON THE SOUTHERLY LINE OF SAID LOT 6; THENCE SOUTH 38 DEGREES, 56 MINUTES, 54 SECONDS WEST A DISTANCE OF SAID LOT 6, FOR A DISTANCE OF 37.44 FEET TO A POINT; LINE OF SAID LOT 6 (WHEN TURNED WEST TO THE NORTH EAST) FOR A DISTANCE OF 29.78 FEET TO A POINT; THENCE SOUTH 51 DEGREES, 03 MINUTES, 00 SECONDS EAST ON A LINE PARALLEL WITH THE SOUTHERLY LINE OF SAID LOT 6, FOR A DISTANCE OF 37.44 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

THENCE NORTH 51 DEGREES, 03 MINUTES, 54 SECONDS WEST ON THE POINT OF 29.78 FEET TO A POINT ON THE SOUTHERLY LINE OF SAID LOT 6; THENCE SOUTH 38 DEGREES, 56 MINUTES, 54 SECONDS WEST A DISTANCE OF SAID LOT 6, FOR A DISTANCE OF 37.44 FEET TO A POINT; LINE OF SAID LOT 6, WHEN TURNED WEST TO THE NORTH EAST) FOR A DISTANCE OF 29.78 FEET TO A POINT; THENCE SOUTH 51 DEGREES, 03 MINUTES, 00 SECONDS EAST ON A LINE PARALLEL WITH THE SOUTHERLY LINE OF SAID LOT 6, FOR A DISTANCE OF 37.44 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 1:

RIDER A

3947120