## MODIFICATION AGREEMENT

This Modification Agreement ("Agreement"), dated November 25, 1991, between Marvin J. and Ann F. Clapman ("Borrowers"), and East Side Bank and Trust Company, an Illinois Banking Corporation ("Bank"), modifies a Revolving Credit Mortgage ("Mortgage"), filed as Document Number 120864 in Lake County, Indiana, on August 31, 1990, and the Note secured thereby.

Borrowers hereby agree to modify the late charges under the Note and Mortgage to the following:

"If payment is ten or more days late, interest shall be payable at the rate of interest, per annum, equal to 4.5 percent in excess of the PRIME RAPE as made available from the First National Bank of Chicago, upon the unpaid balance of the principal sum due at the time and for so long as said condition shall continue."

Borrowers acknowledge that Bank retains its position as a secured creditor hunder the Mortgage research only to that of Citizens Federal Sayings and Loan Association, under a document dated August 12, 1978 and recorded August 14, 1970 as Document Number 68722.

Any terms of the Note or Mortgage not changed within this Modification Agreement shall remain the same.

This Agreement is effective as of November 25,	1991.	7 1/1
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Marvin J. Glapman		<i>₩</i> .
Cano of Cripping	<i>.</i>	E.
Ann F. Clapman	( ,	7
SEAL SEAL		
ATTEST: ///		

STATE OF ILLINOIS

SS.

COUNTY OF

I, Benda M. Luke, Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Manual County and Craw - Capman personally known to me to be the same persons whose names are subscribed to in the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their free and voluntary act for the uses and purposes therein set forth.

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GIVEN under my hand and Notarial Seal this \_\_\_\_\_\_\_ day of Nonantia, 1991.

Document is

NOT OFFICIAL!

Benuta M. Deale Notary Public

"OFFICIAL SEAL"
Bonita M. Drake
Notary Public, State of Illinois
My Commission Expires June 6, 1925

PLEASE RETURN TO:

EAST SIDE BANK AND TRUST CO. Document is the property of 10635 S EWING AVENUE the Lake County Recorder! CHICAGO, ILLINOIS 60617

