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2000-12-12 11:01:11
Cook County Recorder 43.50

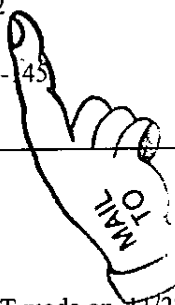
Prepared by [Signature]
When recorded, mail to:

TOWN & COUNTRY CREDIT
2600 MICHELSON DR, SUITE 300
IRVINE, CA 92612

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
ROLLING MEADOWS



Loan No. 18821454-145



Space Above This Line For Recorder's Use

MODIFICATION AGREEMENT

THIS AGREEMENT made on 11/22/00, by and between TOWN & COUNTRY CREDIT herein designated as the BENEFICIARY and RONALD HRAB AND CAROL L. HRAB, HUSBAND AND WIFE, AS JOINT TENANTS WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the total amount of \$ 313,600.00, dated November 21, 2000, which Note is secured by Deed of Trust and/or Deed recorded in the Office of the County Recorder of COOK County, as Instrument Number on of official record of said County.

NOW THEREFORE, for value received, the parties hereto modify the above referenced Note and/or Deed of Trust and/or ALL APPLICABLE DOCUMENTS & SIGNATURE LINES as follows:

THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT VESTING FROM RONALD HRAB AND CAROL L. HRAB, HUSBAND AND WIFE, AS JOINT TENANTS TO RONALD R. HRAB AND CAROL L. HRAB, HIS WIFE, AS JOINT TENANTS.

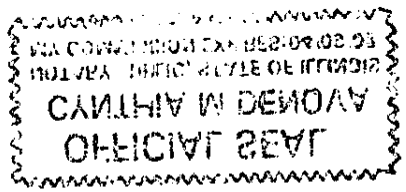
Nothing herein contained in any manner whatsoever, alter, amend, modify or changed any other terms or conditions of the above referenced Note and/or Deed of Trust and/or ALL APPLICABLE DOCUMENTS except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force as though the Modification had been originally specified in the original Note and/or Deed of Trust.

BORROWERS:

TOWN & COUNTRY CREDIT

[Signature of Carol L. Hrab]
CAROL L. HRAB

[Signature of Ronald Hrab] By: _____



PROPERTY ADDRESS: 735 PARKVIEW CIRCLE
ELK GROVE VILLAGE, IL 60007

LEGAL DESCRIPTION:

LOT 66 IN ELK GROVE VILLAGE ESTATE CUSTOM OF PARCEL B, BEING A
SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 41 NORTH,
RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

PERMANENT INDEX NO.: 08-29-304-007-0000

Property of Cook County Clerk's Office