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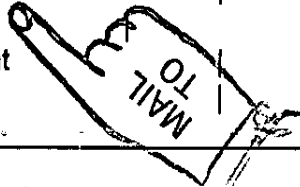
Cook County Recorder

51.50

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: Brande Voss
CLD Deficiency Department
CHL Loan:4431956



Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this 3rd day of January 2001 between Luis Delgado and Ritia Uriostegui and Daniel Godoy (the "Borrowers") and Countrywide Home Loans, Inc., ("Countrywide"), amends and supplements that certain Mortgage between, Anchor Mortgage Corporation, and Luis Delgado and Rita Uriostegui, husband and wife and Daniel Godoy, an unmarried person dated August 30, 1999 and recorded on October 9, 1999 in Instrument #99859299, in the Official Records of the Cook County, State of Illinois (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as: 760 S. Merle Lane
Wheeling, IL 60090

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows.

- To correct the Change Date on the Adjustable Rate Rider from September 2000 to January 2001

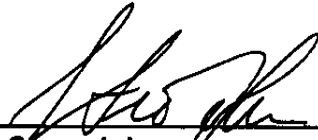
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

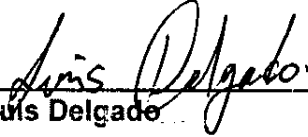
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[Handwritten initials]

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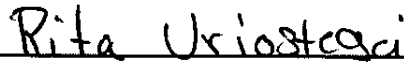
Countrywide Home Loans, Inc.



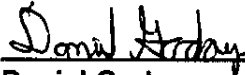
By: Steve Johnson
Its: 1st Vice President



Luis Delgado



Rita Uriostegui



Daniel Godoy

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

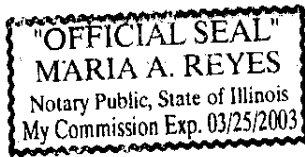
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STATE OF Illinois)
COUNTY OF COOK) SS.

On this 21st Day of January, 2001, BEFORE ME,
Maria A. Reyes, personally appeared Luis Delgado,
Rita Uriosteagu and Daniel Godoy

personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



(SEAL)

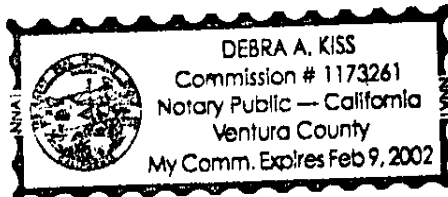
[Signature]
Notary Public

Commission Expires: 3-25-2003

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this 4th day of January, 2001, before me, Debra A. Kiss, Notary Public, personally appeared **Steve Johnson**, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal:



(SEAL)

[Signature]
Notary Public

Commission Expires:

February 9, 2002

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LEGAL DESCRIPTION

Lot 26 in Block 4 in Dunhurst Subdivision Unit No. 3, in the Northwest 1/4 of the Southeast 1/4 of Section 10, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

*** END OF LEGAL DESCRIPTION ***

FIN # 03-10-405 026

Property of Cook County Clerk's Office