



PROPERTY
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2002-03-28 12:52:58
MADHAM OFFICE

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Prepared by:
Mary Coelho
Washington Mutual Bank FA
75 N. Fairway Dr.
Vernon Hills, IL 60061
Washington Mutual #5772429345

After recording return to:
Relocation Advantage
6600 France Ave. S. #230
Edina, Mn 55435 1001349
VA # 70697

MODIFICATION AGREEMENT

January 3, 2002, Property Address: 22628 Parkview Drive, Richton Park, Illinois 60471

This agreement, made this 3rd day of January 2002, between Washington Mutual Bank FA, hereinafter referred to as Mortgagee, Sidney Foulks and Sandra L. Foulks hereinafter referred to as Borrower(s). WITNESSETH:

Whereas the Borrowers are indebted to the mortgagee in the sum One Hundred Seventy Four Thousand Two Hundred Sixty Four Dollars and Twenty Five Cents (\$174,264.25) (hereinafter called "new principal amount"), consisting of One Hundred Sixty Six Thousand Nine Hundred Ninety Two Dollars and Forty Nine Cents (\$166,992.49) unpaid principal amount and Seven Thousand Two Hundred Seventy One Dollars and Seventy Six Cents (\$7,271.76) unpaid installments of back interest, ground rents, hazard insurance premiums, taxes, assessments and mortgage insurance premiums. The payment of which is secured by a note and security instrument owned and held by the Mortgagee, dated March 9, 2001, and recorded on April 9, 2001 as Document Number 0010282126 in the office for recording of deeds in Cook County and State of Illinois See Exhibit "A" attached hereto and made a part hereof (Legal Description)

Whereas the parties mutually desire to modify the terms of payment of said indebtedness by changing the amount of monthly payments required on said note and security instrument; NOW, THEREFORE, in consideration of the covenants hereinafter contained, it is mutually agreed as follows: The Borrower(s) agree to pay the "new Principal amount" with interest at the rate of 7.250% on the unpaid balance in monthly installments One Thousand One Hundred Ninety Seven Dollars and Forty Cents (\$1,197.40) commencing the first day of February, 2002, and on the first day of each month thereafter until the "new principal amount" and interest thereon are fully paid, except that final payment of the "new principal amount" and interest if not sooner paid, shall be due and payable on the first day of April, 2031. "Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means the Veterans Administration and its successors and assigns.

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It is mutually agreed that said security instrument still continue a first lien upon the premises and that neither the obligation evidencing the aforesaid indebtedness nor the security instrument security the same shall in any way be prejudiced by this agreement, but said obligation and security instrument and all the covenants and agreements thereof and the rights of the parties there under shall remain in full force and effect except as herein expressly modified.

IN WITNESS WHEREOF, the parties have signed, sealed, and delivered this agreement on the date above written.

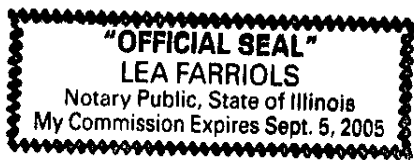
[Signature] (SEAL) [Signature] (SEAL)
Mortgagee Mohamed Fofana Borrower
Vice President Sidney Foulks

[Signature] [Signature]
By Cara Cunny Borrower
Asst/Secretary Sandra L. Foulks

- This date cannot exceed by more than 10 years the maturity date of the original note.
- STATE OF: Illinois
COUNTY OF: Cook

Before me, personally appeared Sidney Foulks and Sandra L Foulks to me know to be the person(s) described in and who executed the foregoing instrument and acknowledged before that they executed the same.

Witnessed my hand and seal this 19 day of January, 2008



[Signature]
NOTARY PUBLIC
COMMISSION EXPIRES: Sept 5, 2005
Page 2 of 2

EXHIBIT "A"

of

COOK

[Name of Recording Jurisdiction]:

LOT 702 IN MICHAEL JOHN CROSSINGS UNIT THREE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 AND PART OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED JULY 21, 1995 AS DOCUMENT NUMBER 95478551

Property of Cook County Clerk's Office

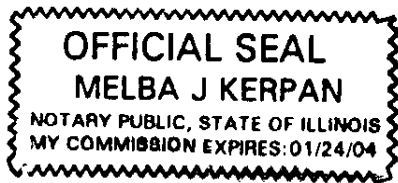
{Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction}

(STATE OF ILLINOIS)

(COUNTY OF LAKE)

On January 28th, 2002, before me, Melba J Kerpan, a Notary Public in and for said County and State, on this day personally appeared Cara Cuny, Assistant Secretary of Washington Mutual Bank, FA. known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument and such individual made such appearance before the undersigned in the City of Vernon Hills, County of Lake, State of Illinois.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 28th day of January, 2002



Melba J. Kerpan

Notary Public

SEAL

Cook County Clerk's Office

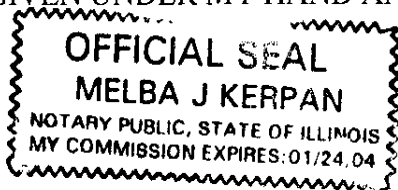
{Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction}

(STATE OF ILLINOIS)

(COUNTY OF LAKE)

On January 28th, 2002 before me, Melba J Kerpan, a Notary Public in and for said County and State, on this day personally appeared Mohamad Fofana Vice President of Washington Mutual Bank, FA. Known to me to be the person, whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument and such appearance before the undersigned in the City of Vernon Hills, County of Lake, State of Illinois

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 28th day of January, 2002



Melba J Kerpan

Notary Public

SEAL

Notary Public, Cook County Clerk's Office