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2002-04-05 12:47:40

Cook County Recorder 25.00

This instrument was prepared
by and when recorded mail to:
Corus Bank, N.A.
4800 N. Western Avenue
Chicago, IL 60625
Attn: Amy Dodd



FOR RECORDER'S USE ONLY

088 003058

HOME EQUITY LINE OF CREDIT
LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("*Agreement*") is made this 14th day of March, 2002, by and between Johnny Dilworth and Julia A. Buckingham, as joint tenants ("*Borrowers*") and Corus Bank, N.A. ("*Lender*") and amends and supplements (1) the Home Equity Line of Credit Mortgage to secure debt (the "*Mortgage*"), dated March 31, 1995 and recorded in Cook County, as Document Number 95232136 and (2) the corresponding Home Equity Line of Credit Agreement and Disclosure Statement (the "*Note*"), bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Mortgage and defined therein as the "*Property*," the real property being described as follows:

Common Address: 8323 S. Paulina Street, Chicago, Illinois 60620

Parcel Number: 20-31-405-008-0000

Legal Description: LOT 15 AND THE NORTH 1/2 OF LOT 16 IN BLOCK 2 IN THE SUBDIVISION OF BLOCK 1, 2, 3 IN NEUMANN AND HART'S ADDITION TO ENGLEWOOD HEIGHTS, A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE WEST 10 ACRES THEREOF) IN COOK COUNTY, ILLINOIS.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows:

AGREEMENTS

- A. The Borrower's Final Payment Due Date will be extended until March 31, 2007. If Borrower owes any amount on the Note on the extended Final Payment Due Date, then Borrower will pay those amounts to Lender on that Date.
- B. The Borrower's Minimum Payments will change and the Periodic Statements will include such changes. The Minimum Payment will equal the accrued interest or finance charges plus \$44.59, plus any amount past due and all other charges.

BOX 333-CTI

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Property of Cook County Clerk's Office

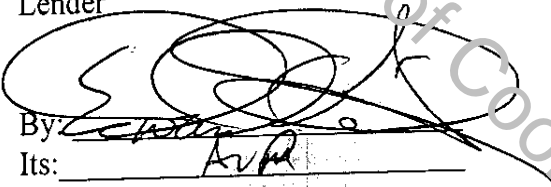
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The Borrower will comply with all covenants, agreements, and requirements of the Note and the Mortgage, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Mortgage. Nothing in this Agreement shall be understood or construed to be a discharge, satisfaction, novation, or release in whole or in part of the Note and Mortgage.

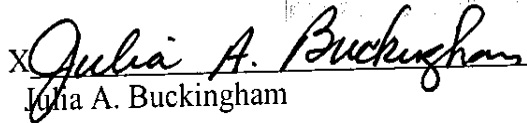
Except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged and Borrower and Lender will be bound by, and comply with, all of the terms, conditions, powers and covenants and provisions thereof, and each shall be binding and will remain in full force and effect and are otherwise unchanged except as specifically amended by this Agreement.

Executed as of the day, month and year first written above.

Corus Bank, N.A.
Lender

By: 
Its: Avia

X 
Johnny Diwirth

X 
Julia A. Buckingham

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NOTARY

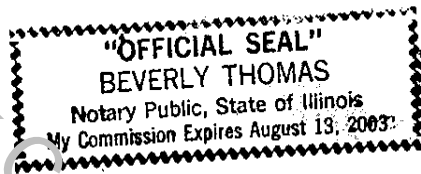
STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Johnny Dilworth and Julia A. Buckingham, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act, for the uses and purposes, therein set forth.

Given under my hand and notarial seal this 13th day of March, 2002

Beverly Thomas
Notary Public



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