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2002-05-30 10:30:11
Cook County Recorder 47.50

This instrument was recorded at the request of:

Homecomings Financial
2711 North Haskell Avenue, Suite 900
Dallas Texas, 75204
ATTN: Sheri Dotson



NOTICE
BRAN TO

The recording official is directed to return this instrument or a copy to the above person.

110727M

MODIFICATION TO SECURITY INSTRUMENT

20-33-226-038

THIS MODIFICATION TO SECURITY INSTRUMENT ("Modification"), is executed as of this _____ day of _____, 20____, by LAVERN MCDONALD, an unmarried woman ("Borrowers"), whether one or more, and HOMECOMINGS FINANCIAL NETWORK, INC. ("Lender").

RECITALS

- A. Borrowers executed a note in the original principal sum of \$99,750.00 dated August 11, 2000, secured by a lien against real property located at 106 West 83rd Street, Chicago, Illinois 60620 ("Property") as evidenced by that certain deed of trust or mortgage ("Security Instrument") of even date therewith, recorded on _____, as Instrument Number _____ in the office of the County Recorder of Cook County, State of Illinois.
- B. The Security Instrument has been assigned to Lender.
- C. The legal description set forth in the Security Instrument is incorrect and does not accurately describe the Property intended by the Borrowers and Lender to secure the note.
- D. Borrowers and Lender therefore agree to modify the terms of the Security Instrument to correct the legal description of the Property, as provided below.

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AGREEMENT

IN CONSIDERATION OF THE FOREGOING, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. The terms of the Security Instrument are hereby modified as follows:
 - a. The legal description of the Property recited in the Security Instrument is amended to include the real property described in Exhibit "A" attached hereto and incorporated herein by reference.
 - b. The legal description of the Property recited in the Security Instrument is amended to remove and release the real property described in Exhibit "B" attached hereto and incorporated herein by reference.
 - c. Lender hereby releases and reconveys, without covenant or warrant, express or implied, unto Borrowers, all right, title and interest in the real property described in Exhibit "B". Such release and reconveyance shall not affect the enforceability of the Security Instrument against the Property described on Exhibit "A".
2. In all other respects, the Security Instrument is unmodified and remains in full force and effect. Borrowers hereby reaffirm all obligations, terms and conditions set forth in the Security Instrument, the note and all other documents pertaining to the loan evidenced by the note.
3. This modification relates back to and is effective as of the date of execution of the Security Instrument.

IN WITNESS WHEREOF, the undersigned parties have caused this Modification to be executed as of the day and year first written above.

(ALL SIGNATURES MUST BE NOTARIZED)

BORROWER:

BORROWER

Lavern McDonald

LAVERN MCDONALD

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LENDER:

HOMECOMINGS FINANCIAL NETWORK, INC.

By: [Signature]

Printed Name of Officer: PATRICK J. COUTURE
VICE PRESIDENT

ACKNOWLEDGMENT BY BORROWER

State of IL
County of Will

On this, the 13th day of May, 2002, A Notary Public, personally appeared Lavens McDonald, known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

[Signature]
Notary Public
(NOTARIAL SEAL)

ACKNOWLEDGMENT BY BORROWER

State of _____
County of _____

On this, the _____ day of _____, 20____, A Notary Public, personally appeared _____, known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public
(NOTARIAL SEAL)

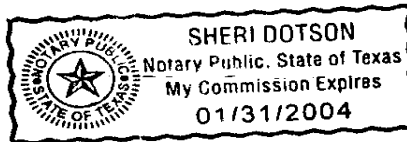
ACKNOWLEDGMENT BY LENDER

State of TEXAS)
)SS
County of DALLAS)

On this, the 18 day of March, 2002, before me, a Notary Public, personally appeared PATRICK J. COUTURE personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his authorized capacity as VICE PRESIDENT of Homecomings Financial Network, Inc., for the purposes and consideration therein expressed, as the act and deed of said corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

[Signature]
Notary Public
(NOTARIAL SEAL)



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EXHIBIT "A"

LOT 18 IN BLOCK 4 IN MCINTOSH BROS. LASALLE ST. SUBDIVISION IN THE EAST ½ OF SECTION 33, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ✓

Property of Cook County Clerk's Office

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