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Cook County Recorder

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

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FOR RECORDER'S USE ONLY

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HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is made this 14th day of June, 2002, by and between Marin Stroe, divorce 1 and not since remarried ("Borrower") and Corus Bank, N.A. ("Lender") and amends and supplements (1) Home Equity Line of Credit Mortgage to secure debt (the "Mortgage") dated July 12, 1995 and recorded in Cook County, as Document Number 95507347 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 fellows.

Common Address: 5741 N. Talman, Chicago, Illinois 66659

Parcel Number: 13-01-419-006

Legal Description: LOT 31 IN BLOCK 25 IN W. F. KAISER AND COMPANY'S FIRST ADDITION TO ARCADIA TERRACE BEING A SUBDIVICION IN SOUTHWEST ¼ OF SOUTHEAST ¼ OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 3, 1914 AS DOCUMENT 5450347, 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 July 17, 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 a principal amount of \$15.31, plus any amount past due and all other charges.

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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:

Marin Stroe

6.17.024pg

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NOTARY

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that the above named Marin Stroe personally known to me to be the same person(s) whose name(s) is (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 hard and notarial seal this 17 day of Truct, 2002

Jotary Public

My Commission Expires: 5.17.035

"OFFICIAL SEAL"

YOLANDA T. MYINT

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 5/17/2005

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