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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 1061/8217 55 001 Page 1 of 3 2002-08-15 13:08:36 Cook County Recorder 25.00



FOR RECORDER'S USE ONLY

HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is made this 28th day of June, 2002, by and between Minnie L. Wilson, a wow ("Borrower") and Corus Bank, N.A. ("Lender") and amends and supplements (1) the Home Equity Line of Credit Mortgage to secure debt (the "Mortgage") dated August 31, 1995 and recorded in Cook County, as Document Number 95621679 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:

9524 S. Yates, Chicago, IL 60617

Parcel Number:

26-07-100-013

Legal Description: LOT 4 AND THE EAST 8 FEET OF VACATED ALLEY LYING WEST AND ADJACENT TO SAID LOTS IN BLOCK 4 IN ARTHUR DUNAS SOUTH SHORE RESUBDIVISION OF PARTS OF BLOCKS 1, 4, 5, 6, 11 AND 12 IN CALUMET TRUSTS SUBDIVISION NO. 3 IN SECTION 7, TOWNSHIP 37 NORTH, R. MCE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF THE INDIAN BOUNDARY LINE 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 August 29, 2009. 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.



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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 \$48.70 in principal, plus any amount past due and all other charges.

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 covenages 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

Ite.

Minnie L. Wilson

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NOTARY

STATE OF ILLINOIS COUNTY OF

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Minnie L. Wilson personally known to me to be the same person whose name is subscribed to the foregoing instrument as such, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary act, and as the free and voluntary act, for the uses and purposes, therein set forth.

Given under my hand and notarial seal this 14th day of 3ul 4, 2002

Notary Public

OFFICIAL SEAL
BETTY A. DEW
NOTARY PUBLIC, STATE OF ILLINOIS
COMMISSION EXPIRES 12-28-2004