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Cook County Recorder

50.00

This instrument was prepared by and when recorded mail to: Corus Bank, N.A. 2401 N. Halsted Chicago, IL 60614 Attn: Mary Vesic



FOR RECORDER'S USE ONLY

HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is made this 21st day of August, 2002, by and between Irena Wieczorek ("Borrower") divorced and not since remarried and Corus Bank, N.A. ("Lender") and amends and supplements (1) Home Equity Line of Credit Mortgage to secure debt (the "Mortgage") dated September 22, 1995 and recorded in Cook County, as Document Number 95665869 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.

30 p

Common Address: 2226 S. Goebbert, #265, Arlington Heights, Illinois 60004 Parcel Number: 08-15-103-034-1157 Legal Description: UNIT 2226-265 IN THE EVERGREEN COURT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 2 IN EVERGREEN COURT APARTMENTS SUBDIVISION BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 5, 1994 AS DOCUMENT NUMBER 94699814 AND TO FIRST AMENDMENT TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 95355676 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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 September 15, 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.

BOX 333-CTY

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 \$42.79, 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 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: [Signature]
Its: _____

X [Signature]
Irena Wiczorek

Property of Cook County Clerk's Office

NOTARY

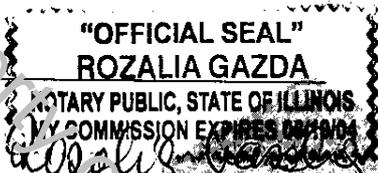
STATE OF ILLINOIS
COUNTY OF _____

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that the above named Irena Wieczorek 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 23 day of August, 2002

Notary Public

My Commission Expires:



Chicago. 08.23.02

Proper Property of Cook County Clerk's Office