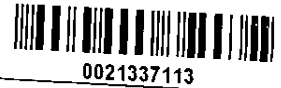


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3568/0310 18 001 Page 1 of 3
2002-12-04 14:37:07
Cook County Recorder 28.00

H 22064136 C71C
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 30th day of October, 2002, by and between Phillip J. Rizzo and Kimberly A. Rizzo, husband and wife ("*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 September 11, 1995 and recorded in Cook County, as Document Number 95630948 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: 10446 S. Sawyer, Chicago, Illinois 60655
Parcel Number: 24-14-211-027-0000
Legal Description: THE SOUTH 40 FEET OF LOT 4 IN BLOCK 11 GUNN'S SUBDIVISION OF THE EAST 70 ACRES OF THE NORTH 100 ACRES OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, 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 September 14, 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 \$116.93, plus any amount past due and all other charges.

BOX 333-CT

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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: *Kary M. Davis*
Its: _____

X *Phillip J. Rizzo*
Phillip J. Rizzo

X *Kimberly A. Rizzo*
Kimberly A. Rizzo

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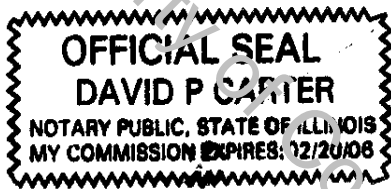
UNOFFICIAL COPY

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 Phillip J. Rizzo 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 he signed and delivered the said instrument as his 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 21ST day of November, 2002



David P. Carter
Notary Public

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 Kimberly A. Rizzo 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 21ST day of November, 2002



David P. Carter
Notary Public

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