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JAN 14 2003

TransUnion Settlement Solutions
760 W. Sproul Road, 2nd Floor
Springfield, Pa. 19064



MODIFICATION TO MORTGAGE (LINE AGREEMENT)

This Modification amends a Home Equity Line Agreement and a Mortgage. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: December 05, 2002	4325 17th Ave SW
Note Date: January 01, 1999 9-25-99	Fargo, ND 58103
Account Number: 018762631998	Maturity Date: January 01, 1999 9-25-14
Original Credit Limit: \$100,000	New Credit Limit: \$125,000
Borrowers: Donald B Gourlay Lynne Strohn Gourlay	Parcel ID #: 16-06-406-014

The Mortgage is described on Exhibit A to this Modification. The Mortgages are also listed on Exhibit A.

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Mortgagors have signed the Mortgage securing the Home Equity Line Agreement. The Mortgaged Property and other information about the Mortgage are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is amended to increase the Credit Limit as shown above. The Mortgagors and the Bank agree that the Mortgage is amended to secure the entire Credit Limit on the Home Equity Line Agreement as amended. The maximum principal indebtedness secured by the Mortgage as amended by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$100,000 of indebtedness originally secured by the Mortgage, plus \$25,000 in additional indebtedness secured by this Modification.

Borrowers and Mortgagors:

X Donald B Gourlay 12/30/02
Donald B Gourlay Date

X Lynne Strohn Gourlay 12/30/02
Lynne Strohn Gourlay Date

Date

Date

Note: Only those persons named as Mortgagors in Exhibit A have an interest in the Mortgaged Property and are signing to amend the Mortgage. All other signers are signing merely to amend the Home Equity Line Agreement.

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State of ILLINOIS SS
County of COOK

On 12/30/2002 before me, Sergio D. Neyland, personally
Date NAME, TITLE OF OFFICE-E.G., JANE DOE, NOTARY PUBLIC
Appeared LYNNE STROHN GOWLEY, Donald B. Gourley) personally known to me - OR -
NAME(S) OF SIGNER(S)

proved to me on this basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to within instrument and acknowledgment to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Sergio D. Neyland 12/30/2002
Notary Public SERGIO D. NEYLAND

"OFFICIAL SEAL"
SERGIO D. NEYLAND
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 3/25/2004

STATE OF ILLINOIS SS
COUNTY OF COOK

On this 30th day of December, 2002, before me, Sergio D. Neyland,
a notary public personally appeared LYNNE STROHN GOWLEY, Donald B. Gourley the operations
Officer personally known to me (or proved to me to be basis of satisfactory evidence) to be the person(s)
whose name(s) is/are subscribed to the within instrument and acknowledgment to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) acted,
executed the instrument.

Witness my hand and official seal.

Sergio D. Neyland 12/30/2002
Notary Public

"OFFICIAL SEAL"
SERGIO D. NEYLAND
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 3/25/2004

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MODIFICATION TO MORTGAGE AND LINE AGREEMENT – EXHIBIT A

Other terms used in this Amendment:

Mortgagor: DONALD B. GOURLAY AND LYNNE STROHN GOURLAY

Mortgagee: FIRSTAR BANK, NKA U.S. BANK, N.A.

Mortgage date: 9/25/99

Mortgage recording date: 11/4/99

Recording office: COOK COUNTY RECORDER

Mortgage recording information

(book and page, document number, etc.): DOC #09038207

Previous amendments (if applicable):

Amendment Date:	Recorded Date:	Recording Information:
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Amendment Date:	Recorded Date:	Recording Information:
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Legal description of property: THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO-WIT:

THE WEST 50 FEET OF LOT 12 (EXCEPT THE SOUTH 35 FEET THEREOF) IN BLOCK 1 IN OAK PARK HIGHLANDS, A SUBDIVISION OF LOT 2 IN THE CIRCUIT COURT PARTITION, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 6, AND THE NORTH WEST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 21860927 OF THE COOK COUNTY, ILLINOIS RECORDS.

Property Address: 413 DIVISION ST., OAK PARK, IL 60302

Certificate No. (Torrens Only):

This Instrument drafted by: 

U.S. Bank

Attn: Cassie J Henning (920) 426-7689

1850 Osborn Ave

Oshkosh, WI 54902