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5/01/0004 33 001 Page 1 of 4

2003-02-20 10:27:07

Cook County Recorder

30.50



0030238817

Please Return Recorded Document To:
WELLS FARGO HOME MORTGAGE, INC.
7495 NEW HORIZON WAY
FREDERICK, MD 21703
PREPARED BY: RACHEL BLAIR

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LOAN MODIFICATION AGREEMENT

Handwritten initials:
gla
PL
ref
CR

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LOAN MODIFICATION AGREEMENT

0983192

THIS AGREEMENT is made this 24th day of June, 2002 between Jason M. Scales and Jill B. Scales ("Borrowers") and Wells Fargo Home Mortgage, Inc., a corporation organized and existing under the laws of the State of California, whose address is 7495 New Horizon Way, Frederick, MD 21703 (herein "Lender"), for a modification, with respect to that promissory note dated May 28, 2002, interest at the rate of 6.125 percent per annum, secured by a mortgage or deed of trust of the same date recorded 06/11/02 in book _____ page _____ and/or Document # ~~0020651901~~, made by Jason M. Scales and Jill B. Scales to Wells Fargo Home Mortgage, Inc., on property which has the address of 418 Covington Terrace, Buffalo Grove, IL 60089 (herein "Property Address") for and in consideration of the benefits flowing to each of the parties hereto, they do agree as follows:

1. The terms of the Fixed/Adjustable Rate Note and Mortgage evidencing such indebtedness are hereby modified as follows:

5/1 ADJUSTABLE RATE NOTE (1 Year LIBOR Index - Rate Caps)

3. PAYMENTS

(A) Time and Place of Payments

If, on **July 1, 2032**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

MORTGAGE:

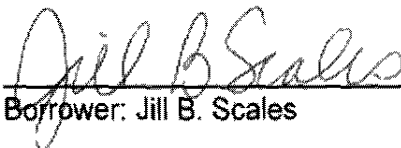
The maturity date on the second page of the Deed of Trust is modified to read: Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 1, 2032**.

2. This agreement is not binding, in whole or in part, on Lender until executed by Lender.

IN WITNESS WHEREOF, the parties have executed this agreement on the day and year first above written.



Borrower: Jason M. Scales



Borrower: Jill B. Scales

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STATE OF
COUNTY OF

0030238817

On this 26th day of JUNE 2002, before me appeared Jason M. Scales and Jill B. Scales personally known to be the person(s) described and who executed the foregoing instrument as Borrower(s) and acknowledged that they executed the same as their free act and deed.

Witness my hand and notarial seal the day and year last above written.

My commission expires

8/24/06


Notary Public



Wells Fargo Home Mortgage, Inc.

By: M. Hermann

Title: Assistant Secretary

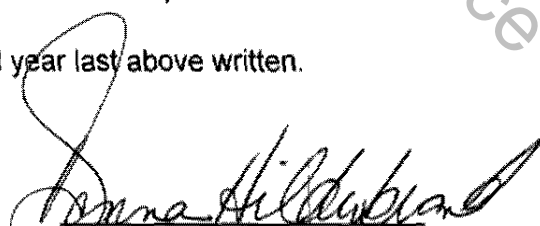
STATE OF MARYLAND
COUNTY OF FREDERICK

The foregoing instrument was acknowledged before me this 26th day of JUNE 2002, by Mendie Hermann Assistant Secretary of Wells Fargo Home Mortgage, Inc., a California corporation, on behalf of the corporation.

Witness my hand and notarial seal the day and year last above written.

My Commission Expires

4-1-06


Notary Public

Donna Hilderbrand
Notary Public
Frederick County, MD
My Commission Expires 04/01/2006

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ALTA Commitment
Schedule C

0030238817

No.: 38953

Description:

UNIT NUMBER 2-1 IN COVINGTON MANOR CONDOMINIUM AS DELINEATED ON A SURVEY OF FOLLOWING DESCRIBED REAL ESTATE: PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 42 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 AS DOCUMENT NUMBER 27412916 AND INTENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN COMMON ELEMENTS IN COOK COUNTY, ILLINOIS

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