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Cook County Recorder 32.00



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79-99-692

**AGREEMENT TO AMEND AND RESTATE
HOMEOWNER LOAN AGREEMENT, NOTE AND JUNIOR MORTGAGE**

(SINGLE FAMILY REHABILITATION PROGRAM)

PROJECT NUMBER: 3488500147

This Agreement is made and entered into this 26th day of August, 2002, by and between West Suburban Neighborhood Preservation Agency, an Illinois intergovernmental agency, ("**Agency**") and Robert Gardner & Geraldine Gardner ("**Borrower**"), married to each other, the owner(s) of record of the real property located at 540 52nd Av. Bellwood, Ill. 60104, legally described in Exhibit A attached hereto and by this reference made a part hereof (the "Property").

WHEREAS, Agency and Borrower executed a Single Family Rehabilitation Program Homeowner Loan Agreement ("**Loan Agreement**") dated July 25, 2002 under which Agency loaned Borrower funds for the rehabilitation of the Property; and

WHEREAS, the Loan is evidenced by a Note, dated July 25, 2002, in the principal amount of Thirteen Thousand Four Hundred Eight and 00/100 (\$13,408.00) ("**Note**"); and the Note is secured by a Junior Mortgage dated July 25, 2002 and recorded as Document Number 0020966901 ("**Mortgage**"), which Mortgage creates a mortgage lien on the Property; and

WHEREAS, pursuant to the Loan Agreement, Borrower agreed to execute an amendment to the Loan Agreement, Note and Mortgage to reflect any increase over the initial principal amount of the loan; and

WHEREAS, Agency has loaned Borrower a total of Fourteen Thousand One Hundred Twenty One and 00/100 U.S. Dollars (\$14,121.00) for the rehabilitation of the Property and, therefore, Agency and Borrower wish to amend and restate the Loan Agreement, Note and Mortgage to reflect the actual amount of funds loaned and secured by the Mortgage.

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the parties agree as follows:

1. RECITALS

The foregoing recitals are incorporated herein and made a part hereof by reference.

BOX 333-CT

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2. AMOUNT OF LOAN: LOAN AGREEMENT, NOTE AND MORTGAGE

Agency and Borrower agree that the sum of Fourteen Thousand One Hundred Twenty One and 00/100 U.S. Dollars (\$14,121.00) is the principal amount of the loan and the loan amount as referenced in the Loan Agreement, Note and Mortgage is hereby amended to reflect this amount as the loan amount.

3. OTHER TERMS OF THE AGREEMENT, NOTE AND MORTGAGE

Agency and Borrower agree that all other terms, conditions and covenants of the Loan Agreement, Note and Mortgage shall remain in full force and effect.

4. ASSIGNMENT

Borrower reaffirms its prior consent to the assignment by Agency to the County of Cook of Agency's interest and rights granted under the Loan Agreement, Note, Mortgage and this Amendment to said documents; and agrees that upon such assignment(s) the County of Cook shall succeed to all the rights, interests, and options of Agency under said documents.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK.]


Property of Cook County Clerk's Office

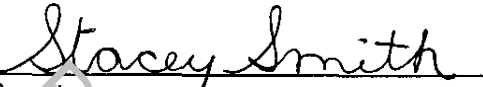
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IN WITNESS WHEREOF, the parties have caused this Amendment to be executed as of the day and year first written above.

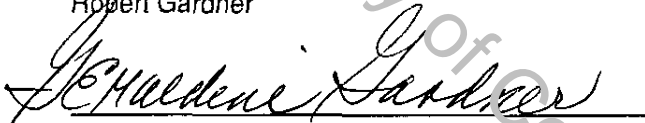
WEST SUBURBAN NEIGHBORHOOD PRESERVATION AGENCY, an Illinois intergovernmental agency

By: 
Peter La Porte
Executive Director

Attest: 
Secretary

BORROWER(S):

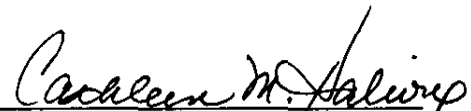

Robert Gardner


Geraldine Gardner

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, Cathleen M. Halwix, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Peter La Porte, personally known to me to be the Executive Director of West Suburban Neighborhood Preservation Agency, an Illinois intergovernmental agency, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as the free and voluntary act of the aforesaid agency, for the uses and purposes therein set forth.

Given under my hand and official seal this 26th day of August, 2002.


Cathleen M. Halwix - NOTARY PUBLIC

My Commission expires: February 21, 2005



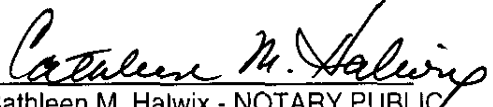
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STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, Cathleen M. Halwix, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Robert Gardner & Geraldine Gardner personally known to me, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 26th day of August, 2002.


Cathleen M. Halwix - NOTARY PUBLIC

My Commission expires: February 21, 2005

THIS DOCUMENT PREPARED BY:

West Suburban Neighborhood Preservation Agency
10031 W. Roosevelt Road Suite 101
Westchester, IL 60154



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EXHIBIT A

LEGAL DESCRIPTION: The south 40 feet of the north 240 feet of lot 47 in E.A. Cummings and Company's Garden Home Addition, being a subdivision of the northwest fractional 1/4 south of the Indian Boundary line of section 8, and that part of the east 1/2 of the southwest 1/4 of section 8 aforesaid south of the Indian Boundary line lying north of Butterfield Road of township 39 north, range 12, east of the third principal meridian, (except right of way of Chicago Great Western Railroad and Chicago Aurora and Elgin Railroad) recorded February 21, 1908 in book 97, page 38, document #4163412, in Cook County, Illinois.

PIN: 15-08-311-038

COMMON ADDRESS: 540 52nd Av. Bellwood, IL 60104

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