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[City, State, Zip]

Prepared By:
RUTH RUHL, P.C.
2305 Ridge Road, Suite 106
Rockwall, TX 75087

Freddie Mac Loan No.: 902050281
Loan No.: 5801648096

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective December 1st, 2002, between
Charles W. Hanner and Michelle D. Hanner
Chase Mortgage Company West fka Mellon Mortgage Company
("Borrower/Grantor") and

whose address is 3415 Vision Drive, Columbus, Ohio 43219
and amends and supplements (1) the Note (the "Note") made by the Borrower, dated May 14th, 1996, in the
original principal sum of U.S. \$ 102,600.00, and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the
"Security Instrument"), recorded on June 13th, 1996, in Book/Liber N/A, Page N/A,
Instrument No. 96451528, Official Records of Cook County, Illinois
The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and
personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"),
which is located at 1039 South Thomas, Forest Park, Illinois 60130

That real property is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Initials C.H. Initials M.H. Initials _____

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Freddie Mac Loan No.: 902050281

Loan No.: 5801648096

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower is, is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$ 5,369.85 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of December 1st, 2002 , the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 100,768.78
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 8.250 % beginning December 1st, 2002 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 719.63 , beginning on the 1st day of January, 2003 and continuing thereafter on the same day of each succeeding month. If on December 1st, 2042 , (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at Chase Manhattan Mortgage, 3415 Vision Drive, Columbus, Ohio 43219 or at such place as the Lender may require.

4. If at any time the Borrower is in default, the Lender may, by providing a written notice to the Borrower, notify the Borrower that the Borrower is in default and that the interest which will be charged on the Unpaid Principal Balance may be increased to a yearly rate of 8.250 % beginning on an effective date stated in the notice. That date will be at least 30 days after the date on which the notice is delivered or mailed to the Borrower. If the Borrower defaults, the Lender may, at its election, require the Borrower to pay immediately the Unpaid Principal Balance that remains unpaid at that time, all interest that has accrued but not been paid, and any other sums that are evidenced and secured by the Note and Security Instrument. If the Lender does not require that such payment be made immediately, the Borrower shall pay an increased monthly payment that will be based upon the interest rate stated in this Paragraph 4 instead of the interest rate stated in Paragraph 3. The Borrower acknowledges that the increased rate of interest will only be charged if the Borrower does not meet its obligations under the Note and Security Instrument, as modified by this Modification.

5. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

6. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

Initials CH Initials MH Initials _____ Initials _____

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Freddie Mac Loan No.: 902050281
Loan No.: 5801648096

7. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. [Check applicable box(es)]

1-4 Family Rider - Assignment of Rents

Modification Due on Transfer Rider

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

12-19-07
Date _____

Charles W. Hanner (Seal)
Charles W. Hanner -Borrower

12/18/02
Date _____

Michelle D. Hanner (Seal)
Michelle D. Hanner -Borrower

Date _____

(Seal)
-Borrower

Date _____

(Seal)
-Borrower

1/2/03
Date _____

Chase Mortgage Company West fka Mellon
Mortgage Company -Lender

By: Wendy S. Nutter
Wendy S. Nutter
Its: Assistant Vice President

(Corporate Seal)

[See Attached Acknowledgment(s)]

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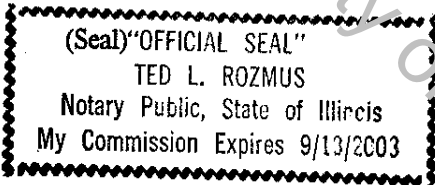
Freddie Mac Loan No.: 902050281
Loan No.: 5801648096

BORROWER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 19th day of December, 2002, before me,
TED ROZMUS [name of notary], a Notary Public in and for said state,
personally appeared Charles W. Hanner and Michelle D. Hanner

[name of person acknowledged], known to me to be the person who executed the within instrument, and acknowledged to me that he/she/they executed the same for the purpose therein stated.



Ted Rozmus
TED L. ROZMUS
Type or Print Name of Notary
Notary Public, State of Illinois
My Commission Expires: 9/13/03

LENDER ACKNOWLEDGMENT

State of Ohio §
County of Franklin §

On this 2 day of January, 2003, before me,
Bruce M. Draudt [name of notary], a Notary Public in and for said state,
personally appeared Wendy S. Nutter, Assistant Vice President
[name of officer or agent, title of officer or agent] of Chase Mortgage Company West [name of entity]
Company

known to me to be the person who executed the within instrument on behalf of said entity, and acknowledged to me that he/she/they executed the same for the purpose therein stated.



BRUCE M. DRAUDT
Notary Public
In and for the State of Ohio
My Commission Expires
12-12-04

Bruce M. Draudt
Bruce M. Draudt
Type or Print Name of Notary
Notary Public, State of Ohio
My Commission Expires:

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Loan No.: 5801648096

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE LOCATED IN COOK COUNTY, ILLINOIS, TO WIT:

LOT TWENTY (20) IN BLOCK THIRTEEN (13) IN ANSTETT AND BRAUN'S ADDITION TO HARLEM, A SUBDIVISION OF BLOCKS TWO (2), TEN (10), THIRTEEN (13) AND TWENTY (20) IN JOSEPH K. DUNLOP'S SUBDIVISION OF THE WEST HALF OF THE SOUTH EAST QUARTER AND THAT PART OF THE EAST THIRD OF THE EAST HALF OF THE SOUTH WEST QUARTER, LYING SOUTH EAST OF THE CENTER OF DES PLAINES AVENUE, IN SECTION THIRTEEN (13), THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX I.D. NO.: 15-13-418-030-0000

Property of Cook County Clerk's Office

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Loan No.: 5201648096

MODIFICATION DUE ON TRANSFER RIDER

THIS MODIFICATION DUE ON TRANSFER RIDER, effective the 1st day of December, 2002 is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by Charles W. Hanner and Michelle D. Hanner

(the "Borrower")

and Chase Mortgage Company West fka Mellon Mortgage Company

(the "Lender")

covering the Property described in the Loan Modification Agreement located at: 1039 South Thomas, Forest Park, Illinois 60130

[Property Address]

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and Lender covenant and agree as follows:

A. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower agrees as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, as its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of the Loan Modification Agreement.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

Initials CH Initials MH Initials _____ Initials _____

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Loan No.: 5801648096

B. Except as otherwise specifically provided in this Modification Due On Transfer Rider, the Loan Modification Agreement, the Note and Security Instrument will remain unchanged and in full effect.

12-19-02
Date

Charles W. Hanner (Seal)
Charles W. Hanner -Borrower

12/19/02
Date

Michelle D. Hanner (Seal)
Michelle D. Hanner -Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

Circle Mortgage Company West fka Mellon (Seal)
Mortgage Company -Lender

1/2/03
Date

By: Wendy S. Nutter
Wendy S. Nutter

Its: Assistant Vice President



U13471798-010R07

LOAN MODIF AGREE
REF# 20250924
US Recordings