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Doc#: 0331716035
Eugene "Gene" Moore Fee: \$32.50
Cook County Recorder of Deeds
Date: 11/13/2003 10:37 AM Pg: 1 of 5

When recorded, mail to:

NEW CENTURY MORTGAGE CORPORATION
17701 Cowan Street, Ste. #100
Irvine, CA 92614
Attn: Christina Salas

Space above this line for recorder's use

Loan Number: 0000661858

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT ("AGREEMENT") is made on September 4, 2002 by and between NEW CENTURY MORTGAGE CORPORATION herein designated as the ("LENDER") and Michael J. Nardella Jr. and Vicky A. Nardella, Husband and Wife As Joint Tenants ("Borrower(s)"). WHEREAS, LENDER is the holder of a certain Promissory Note executed by Borrower(s) in the initial principal amount of \$ 290,700.00, dated July 19, 2002, ("Note") which is secured by a Mortgage (the "Security Instrument") dated July 19, 2002, recorded in the Office of the County Recorder of Cook County, Illinois as Instrument Number 0020836423 on JULY 31, 2002 in book _____, page _____ of Official Records of the County.

NOW THEREFORE, for value received, the parties hereto modify the above-referenced Note and/or Security Instrument and/or all loan documents as follows:
This Modification Agreement is hereby amending the year on the Maturity Date and the 1st Payment Date to read as follows:

3. Payments

(A.) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning September 1, 2002.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If on August 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."

I will make my monthly payments at 18400 Von Karman, Suite 1000 Irvine, Ca 92612

(B.) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 2,391.52

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions of the Note, Security Instrument, and Rider(s), as amended by this Agreement.

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BORROWER(S):

NEW CENTURY MORTGAGE CORPORATION
A CALIFORNIA CORPORATION
Loan Number: 0000661858

Michael J. Nardella Jr
Michael J. Nardella Jr

By: *Magda Solorzano*
Magda Solorzano

Notary Section (To Be Completed by Notary Public)

State of Illinois
County of DuPage

On 9-10-02 before me Marilyn Dacken (Notary Public) personally appeared Michael J. Nardella, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged 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 this Modification Agreement. Witness my hand and official seal.

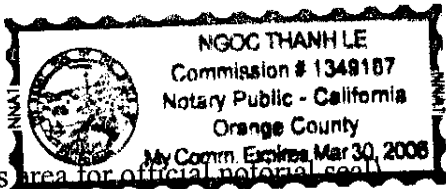


(This area for official notarial seal)

Marilyn Dacken
Notary Public in and for the State of Illinois

State of California
County of Orange

On September 11, 02 before me Ngoc Thanh Le (Notary Public) personally appeared Magda Solorzano, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged 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 this Modification Agreement. Witness my hand and official seal.



(This area for official notarial seal)
This instrument prepared by: Erika Reyes

Ngoc Thanh Le
Notary Public in and for the State of California

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GOVERNMENT CODE 27361.7

I certify under the penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary: MARILYN DACKEN

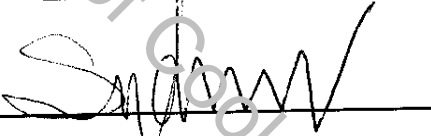
Date Commission Expires: OCTOBER 12, 2003

Notary Commission Number: N/A

Manufacturer or Vendor Number: N/A

County and State Where Bond is Filed: STATE OF ILLINOIS

Place of Execution: IRVINE, CA

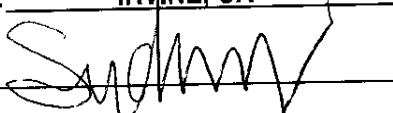
Signature: 
Sydney Nguyen

Date: 05-13-03

I certify under the penalty of perjury and the laws of the State of California that the illegible portion of this document to which this statement is attached reads as follows:

(This area for official notarial seal)

Place of Execution: IRVINE, CA

Signature 
Sydney Nguyen

Date 05-13-03

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Legal Description

NCM LN# 661858

LOT 7 IN KINGSFORT VILLAGE NORTH 11 A SUBDIVISION OF THE
NORTH ½ OF THE NORTHWEST 1/4 OF THE SOUTHWEST ¼ OF
SECTION 10, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

