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Doc#: 0333249108

Eugene "Gene" Moore Fee: \$28.50 Cook County Recorder of Deeds Date: 11/28/2003 01:58 PM Pg: 1 of 3

THIS INSTRUMENT PREPARED BY: Crystal Rough

RECORDED AT THE REQUEST OF AND WHEN RECORDED MAIL TO:

COUNTRYWIDE BANK

450 American St., Mail Stop: SV3-226

Simi Valley, CA 93055

LOAN NUMBER: 20: 79)08

ASSESSOR PARCEL NUMBER:

1433198-WVE

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT

This Modification Agreement (the "Modification") is made as of 9/16/2003, between Steven Chaput and Randee Chuput (the "Borrower(s)") and Coura, wide Bank, A Division of Treasury Bank, N.A. ("Countrywide"), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Mortgage, deced 7/17/2002 and recorded 8/2/2002, in Book Number 9795, at Page Number 23, as Document No. 20848059, and rise Official Records of the Country of Cook, State of Illinois (the "Security Instrument"), and covering the real property with a commonly known address as: 1409 LINDEN AVENUE PARK RIDGE, IL 60068, and more specifically described as follows:

Parcel Id: 12-01-128-010-100

SEE "EXHIBIT A" ATTACHED HERETO AND PROPRATED HEREIN.

In consideration of the mutual promises and agreements of the parties here o, together with other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

- 1. Amendment to Credit Limit: My credit limit under the Home Equity Line c. Credit Agreement and Disclosure Statement is modified to \$115,000.00.
- 2. Amendment to Margin: The "Margin" used to determine my ANNUAL PERCENTAGE RATE is modified to 0.375 percentage points.
- 3. Limited Effect: The parties agree that this Modification shall be construed narrowly and lin ited to the items expressly modified. Except as expressly provided for by this Modification, all terms, requirements and obligations of the Home Equity Line of Credit Agreement and Disclosure Statement remain in full force and effect, unaltered by this Modification.
- 4. Effective Date/Limitation on Effect: This Modification when completed, signed and notarized will be no later than the first business day of the next month following receipt by Countrywide Bank. This Modification is null and void unless completed, signed notarized and returned to Countrywide Bank within thirty (30) days from the above specified date.

IN WITNESS WHEREOF, this Modifiabove written.	cation has been dul	y executed by the parties hereto th	e day and year first
Soll	BORROWER	Rando Ch	ann 9-20-03
Steven Chaput	Date	Randee Chuput	Date
Witness Signature of Witness		Witness Signature of Witness	

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LOAN NUMBER: 20579908 Page 2 of 2 Notary Acknowledgement for Borrower(s) State of TLL/NO19 County of Cool before me, BBIAN GALLAGHEN personally appeared the within instruction and acknowledged to me that he executed the same in his authorized capacity, and that by his signature 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 OFFICIAL SEAL Signature of Notary Public BRIAN GALLAGHER NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 12-22-2003 LENDER Treausry Bank, N.A., by Countrywide Home Loans Servicing LP, Its true and lawful Attorney-in-Fact Michael Drawdy, First Vice President Notary Acknowledgement for Lender State of California County of Ventura __, before me, Mary Ann personally appeared Michael Drawdy, First Vice President of Countrywide Home Loans Servicing LP, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. WITNESS MY HAND AND OFFICIAL SEAL MARY ANN MOSKOS Signature Commission # 1385978 Notary Public - California Signature of Notary Public Ventura County My Comm. Expires Nov 19, 2006

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LEGAL DESCRIBTION

LOT 38 IN GEORGE C. YOST'S SUBDIVISION OF PART OF LOT 1 IN DIVISION OF 42 ACRES OF LAND, THE EST LINE DRAWN PARALLEL WITH THE EAST LINE THEREOF, AND BEING ALL OF LOT 1 IN THE ASSESSOR'S DIVISION OF THE NORTHWEST 1/4 OF SECTION 1, AND EAST PART OF LOT 2 IN ASSESSOR'S DIVISION OF THE NORTHEAST 1/4 OF SECTION 2, ALL IN TOWNSHIP 40.

LOTS 5 AND 6 IN TALCOTT TERRACE, BEING A SUBDIVISION OF LOT 2 IN DIVISION OF 42 ACRES OF LAND AFORESAID, IN COOK COUNTY, ILLINOIS.

When Recorded Mail To:
First American Title Insurance
3355 Michelson Dr., 250
Irvine, Ca 22612
Attn: Recording Department