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Doc#: 0333216029
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 11/28/2003 08:49 AM Pg: 1 of 4

Please Return Recorded Document To:
WELLS FARGO HOME MORTGAGE, INC.
5325 Spectrum Drive
Frederick, Maryland 21703
PREPARED BY: KACHEL BLAIR

Space Above This Line For Recording Data

Grantor's Name: Lillian E. Kirk
Grantee's Name: Wells Fargo Home Mortgage, Inc.
Type of Loan: Fixed Rate Note/ Deed Of Trust

**Mortgage/ Deed Of Trust
Loan Modification Agreement**

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UNOFFICIAL COPY**LOAN MODIFICATION AGREEMENT****0126535475**

THIS AGREEMENT is made this 26th day of March, 2003 between Lillian E. Kirk ("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 February 3, 2003, interest at the rate of 6.000 percent per annum, secured by a mortgage or deed of trust of the same date recorded 3-7-2003 in book 565210374 18001 page _____ and/or Document # 00303183127, made by Lillian E. Kirk to Wells Fargo Home Mortgage, Inc. on property which has the address of 8038 North Ozark, Niles, IL 60714 (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 Rate Note and Mortgage evidencing such indebtedness are hereby modified as follows:

Note:

The first pay date and maturity date listed in Section 3A of the Note is modified to read: I will make my monthly payments on the first day of the month beginning **April 1, 2003**. 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. My monthly payments will be applied to interest before principal. If, on **March 1, 2033**, 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 Mortgage 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 **March 1, 2033**.

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.

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Lillian E. Kirk
Borrower: Lillian E. Kirk

STATE OF Illinois
COUNTY OF Cook

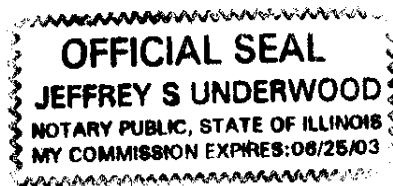
On this 31st day of March 2003, before me appeared Lillian E. Kirk personally known to be the person(s) described and who executed the foregoing instrument as Borrower(s) and acknowledged that they executed the same as their free act and deed.

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

My commission expires

06/25/03

Jeffrey S. Underwood
Notary Public



WELLS FARGO HOME MORTGAGE, INC.

By: Jo Lennox
Title: Assistant Secretary

STATE OF MARYLAND
COUNTY OF FREDERICK

The foregoing instrument was acknowledged before me this 2nd day of April 2003, by Jo Lennox an 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

6/25/2006

April D. Lawson
Notary Public

April D. Lawson
NOTARY PUBLIC
Frederick County, MD
My Commission Expires 06/25/2006

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008083372 PK
STREET ADDRESS: 8038 N. OZARK
CITY: NILES COUNTY: COOK
TAX NUMBER: 09-24-321-040-0000

LEGAL DESCRIPTION:

PARCEL 1: LOT 140 AND THE NORTH 1/2 OF LOT 141 IN GRENNAN HEIGHTS SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS PARCEL 2: THE EAST 1/2 OF THE VACATED ALLEY LYING WEST OF AND ADJOINING PARCEL 1 IN COOK COUNTY, ILLINOIS.