



THIS INSTRUMENT PREPARED BY:

Randy Kirchmann

After recording return to:
Custom Title Solutions
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Santa Ana, CA 92705
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Doc#: 0333717158
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 12/03/2003 02:02 PM Pg: 1 of 3

LOAN NUMBER: 2017932

ASSESSOR PARCEL NUMBER:

APN #: (SPACE ABOVE THIS LINE FOR RECORDER'S USE)

17-09-212-027-1051

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

This Modification Agreement (the "Modification") is made as of 9/29/2003, between Barbara J Coe (the "Borrower(s)") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Mortgage, dated 7/11/2002 and recorded 7/22/2002, in Book Number _____, at Page Number _____, as Document No. 0020799450, in the Official Records of the County of Cook, State of Illinois (the "Security Instrument"), and covering the real property with a commonly known address as: 70 W HURON ST APT 805 CHICAGO, IL 60610, and more specifically described as follows:

SEE "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

In consideration of the mutual promises and agreements of the parties hereto, 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 of Credit Agreement and Disclosure Statement is modified to \$70,000.00.
- 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 limited 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 Home Loans. This Modification is null and void unless completed, signed notarized and returned to Countrywide Home Loans within thirty (30) days from the above specified date.

IN WITNESS WHEREOF, this Modification has been duly executed by the parties hereto the day and year first above written.

Barbara J Coe (Signature) **BORROWER(S)** 12/6, 03 (Date)

Barbara J Coe Date Date

Witness Signature of Witness Witness Signature of Witness

Handwritten initials

UNOFFICIAL COPY

LOAN NUMBER: 20174932

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Notary Acknowledgement for Borrower(s)

State of ILLINOIS
County of COOK

On OCTOBER 6, 2003, before me, NANCY MARTINEZ
Name of Notary Public

personally appeared BARBARA J. COE is subscribed to
Name(s) of Borrower(s)

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(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Nancy Martinez
Signature of Notary Public
Nancy Martinez



PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

LENDER

COUNTRYWIDE HOME LOANS, INC.

By: [Signature]
Michael Drawdy, First Vice President

THIS DOCUMENT IS FILED FOR RECORD BY FIDELITY NATIONAL TITLE INS. CO. AS AN ACCOMMODATION ONLY. IT HAS NOT BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

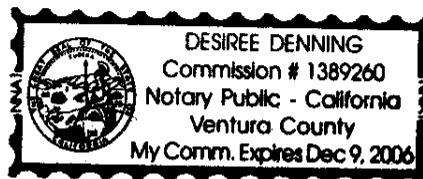
Notary Acknowledgement for Lender

State of California
County of Ventura

On October 10, 2003, before me, Desiree Denning,
personally appeared Michael Drawdy, First Vice President of Countrywide Home Loans, Inc., A New York Corporation, 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

Signature Desiree Denning
Signature of Notary Public
Desiree Denning



PREPARED BY: Randy Kirchman
COUNTRY WIDE HOME LOANS
450 AMERICAN ST., MAIL STOP SV3-226
SIMI VALLEY, CA 93065

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EXHIBIT "A"

UNIT 805 AND IN THE HERMITAGE CONDOMINIUM, AS DELINEATED ON THE SURVEY OF:
THE SOUTH 8 INCHES OF LOTS 1 AND 2 AND ALL OF LOT 3 IN BUTLER'S SUBDIVISION OF
LOTS 9, 10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO, IN COOK
COUNTY, ILLINOIS.

LOTS 1 AND 2 (EXCEPT THE SOUTH 8 INCHES THEREOF) IN THE SUBDIVISION OF LOTS 9,
10 AND 11 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO, A SUBDIVISION IN
SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN
IN COOK COUNTY, ILLINOIS.

LOT 4 AND LOT 5 IN THE RESUBDIVISION OF LOTS 9, 10 AND 11 IN BLOCK 31 IN
WOLCOTT'S ADDITION IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

THE WEST 30 FEET OF LOT 6 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO IN THE
EAST 1/2 OF THE NORTHEAST 1/4 OF SOUTHEAST 1/4 IN SECTION 9, TOWNSHIP 39 NORTH,
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

LOTS 1 THROUGH 7 IN THE ASSESSOR'S DIVISION OF LOT 1 IN OGDEN SUBDIVISION OF
LOTS 7 AND 8 IN BLOCK 31 IN WOLCOTT'S ADDITION TO CHICAGO IN THE NORTHEAST
1/4 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

LOTS 2 AND 3 IN OGDEN'S SUBDIVISION OF LOTS 7 AND 8 IN BLOCK 31 OF WOLCOTT'S
ADDITION TO CHICAGO IN EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39
NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS, ALL KNOWN AS NORTHEAST CORNER OF NORTH CLARK STREET AND WEST
HURON STREET, CHICAGO, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO
THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED MAY 15, 1996 AS
DOCUMENT 96369326, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS,
TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS
APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION, IN COOK COUNTY,
ILLINOIS.