



0401615046

Doc#: 0401615046
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 01/16/2004 10:03 AM Pg: 1 of 4

THIS INSTRUMENT PREPARED BY:

Randy Kirchmann 450 American St.
Simi Valley CA 93065

After recording return to:

Custom Title Solutions

2550 N. Redhill Avenue

Santa Ana, CA 92705

800-756-3524 ext. 5913

LOAN NUMBER: 5870612

ASSESSOR PARCEL NUMBER: 04-16-400-053

(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 10/31/2003, between Mary C Isbell and Scott Isbell (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 11/16/2001 and recorded 12/3/2001, in Book Number 9301, at Page Number 31, as Document No. 0011129405, 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: 2395 TECHNYS ROAD NORTHBROOK, IL 60062, 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 their 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 \$80,600.00.
2. **Amendment to Margin:** The "Margin" used to determine my ANNUAL PERCENTAGE RATE is modified to 0.500 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 and notarized and returned to Countrywide Home Loans within thirty (30) days from the above specified date.

Initials MCI SAH

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8/16

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LOAN NUMBER: 5870612

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

BORROWER(S)	
<u>Mary C. Isbell 11/17/03</u>	<u>Scott Isbell 11/17/03</u>
Mary C Isbell	Scott Isbell
Date	Date
Witness <u>Maria S. Kuchman</u>	Witness <u>Maria S. Kuchman</u>
Signature of Witness	Signature of Witness

Notary Acknowledgement for Borrower(s)

State of ILCounty of CookOn November 17, 2003 before me,

Date

Patricia Ann Klingeman

Patricia Ann Klingeman

Name of Notary Public

personally appeared Mary C Isbell & Scott Isbell 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

Patricia Ann Klingeman

Signature of Notary Public

Patricia Klingeman

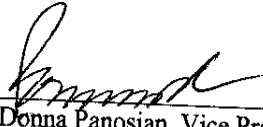


UNOFFICIAL COPY

PLEASE DO NOT WRITE BELOW COUNTRYWIDE HOME LOANS, INC.

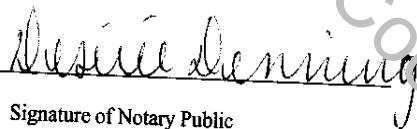
LENDER

COUNTRYWIDE HOME LOANS, INC.

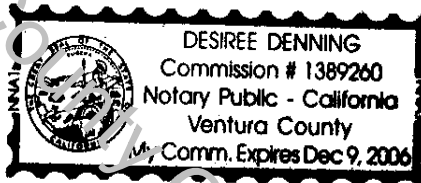
By: 
Donna Panosian, Vice President

Notary Acknowledgement for Lender
State of California
County of Ventura

On November 26, 2003, before me, Desiree Denning,
personally appeared Donna Panosian, 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 
Signature of Notary Public

Desiree Denning



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.

Clerk's Office

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LOAN # 5870612

LOT 15 IN STONEHEDGE GLEN SUBDIVISION OF PART OF THE NORTHWEST
¼ OF THE SOUTHEAST ¼ OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID #: 04-16-400-053

Property of Cook County Clerk's Office