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Prepared By:
Alex J Scalia
Wells Fargo Equity Direct
526 Chapel Hills Drive
Colorado Springs, CO 80920

Doc#: 0603815096 **Fee:** \$38.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/07/2006 02:37 PM Pg: 1 of 8

1-866-452-3913

After Recording please return to:
Wells Fargo Bank N.A.
Wells Fargo Services
Consumer Loan Servicing
P.O. Box 3155
Billings, MT 59107

Account No: 65056202361998

State of Illinois {Space Above This Line For Recording Data}

Mortgage MODIFICATION AGREEMENT

This Modification is made this 9 day of January, 2006 between
Wells Fargo Bank, N.A. (the "Lender"), and
JEFF HANSBRO, AND TINA HANSBRO, HUSBAND AND WIFE, NOT AS JOINT
TENANTS OR TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY

(both individually and collectively the "Grantor", some of whom may individually and collectively be the "Borrower")

Trustee: Wells Fargo Bank N.A.
420 Montgomery Street, San Francisco CA 94104
(the "Trustee")

modifies an original Mortgage dated 10/11/2005 (together with any modifications to it made prior to the date of this Modification), which was executed to secure a home equity line of credit agreement ("Line of Credit") dated 10/11/2005, in the original maximum principal amount of \$100,000.00 with a maturity date of 10/20/2010, payable to the order of Wells Fargo Bank, N.A. which is recorded in Book/Roll N/A at page(s) N/A of the COUNTY of COOK County, State of Illinois as document No. 0451402341, in connection with filing of which, a Mortgage registry tax was paid to the Treasurer of said COUNTY in the amount of \$0.00 on N/A and that Treasurer has placed his or her stamp on the Mortgage, said stamp bearing the number N/A, and which affects the rights with respect to the collateral defined therein as the "Property" which is located at 3014 HARTZELL ST, EVANSTON, IL 60201 and is described as follows:
See Attached Exhibit A Tax ID# 05-33-426-009-0000

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P.P.
5
M.J.
Y.H.

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This Modification further modifies the Line of Credit to reflect certain changes to the Borrower's revolving Line of Credit with the Lender that is secured by the Mortgage and the Borrower/Grantor acknowledge that the Line of Credit and Mortgage are valid and enforceable and represent the Borrower's/Grantor's legal and binding obligations, free and clear of any claim, defense or offset.

Agreement

Accordingly, in consideration of the premises and other good and valuable consideration, each paid to the other, the parties to this Modification agree to as follows:

- Change in Credit Limit.** The Borrower/Grantor hereby agrees that the maximum available principal amount of the Line of Credit is now \$150,000.00 and that the lien of the Mortgage shall secure the Line of Credit up to that amount as it is advanced and outstanding from time to time.

Each reference in the Mortgage to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified maximum amount of the line of credit. Each reference in the Mortgage to the "Line of Credit" shall be deemed on and after the date of this Modification to refer to the Line of Credit as it is now amended by the Modification, together with any future extensions, modifications, or renewals thereof. The lien of this Mortgage shall continue to secure the revolving Line of Credit, which is now evidenced by the modified Line of Credit.

- Extension of Maturity Date.** If the Line of Credit does not provide for a Repayment Period, the Borrower/Grantor hereby agrees that the revolving Line of Credit will terminate and the entire unpaid principal balance outstanding on the Line of Credit, together with any unpaid finance charges and other charges, will be due and payable in full on N/A. Until such date, the Borrower agrees to make the monthly payments as disclosed in the Line of Credit.

If the Line of Credit provides for a Repayment Period, Borrower/Grantor agrees to extend the Draw Period by ten (10) years resulting in a new maturity date for the Mortgage of 10/11/2045. Borrower/Grantor agrees that this extension results in a longer Draw Period, but does not result in a longer term for the Repayment Period. Furthermore, Borrower/Grantor agrees that if the Line of Credit provides for Fixed Rate Advances and a Repayment Period, this extension shall not affect the term or amortization of the Fixed Rate Advances under the revolving Line of Credit existing as of the date first set forth above. In addition, if the Line of Credit provides for Fixed Rate Advances and a Repayment Period, for purposes of final and complete repayment of remaining balances, the Borrower/Grantor agrees that the Account shall have the Maturity Date more particularly described in the Line of Credit. Until the Maturity Date, the Borrower agrees to make the monthly payments as disclosed in the Line of Credit.

- Finance Charge/Margin.** The Borrower hereby agrees that the daily periodic rate will be increased decreased to 1/365 or 1/366 during leap years of -0.125 % over the "Index Rate" which is disclosed in the Line of Credit.

- Rescission.** The Borrower/Grantor has exercised their right to rescind any use of the Line of Credit for purposes other than to purchase the Property. Therefore, the Mortgage and Line of Credit are hereby modified to close the Line of Credit, to limit the "Secured Debt" to \$N/A as it relates to the Line of Credit and to delete all Riders attached to the Mortgage as they may relate to an open-end line of credit.

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The following terms and conditions apply regardless of which boxes are checked above:

All original terms and conditions of the Line of Credit and Mortgage (including any previous modifications) remain in full force and effect, except as modified by this Modification, and the Borrower/Grantor agrees to be bound by and to perform all of the covenants and agreements in the Line of Credit and Mortgage at the time and in the manner therein provided.

The Borrower agrees to pay or reimburse the Lender for any and all fees payable to public officials in connection with this Modification, and the recording hereof, including any Mortgage registry tax that may be due.

This Modification does not increase or extend any revolving credit insurance Borrower purchased in connection with the Line of Credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

The Borrower agrees that the Lender may make certain changes to the terms of the Line of Credit at specified times or upon the occurrence of specified events. The Lender may make insignificant changes, such as changes in the address for payments, billing cycle dates, payment due dates, day of the month on which index values are determined, index or interest rate rounding rules, and balance computation method (if the change produces an insignificant difference in the interest the Borrower will pay). The Lender also may make changes that will benefit the Borrower, such as additional options or a temporary reduction in rates or fees. In accordance with federal law, the Lender also may change the index and margin the Lender uses to determine the annual percentage rate if that index is no longer available. The Lender can make any of these changes discussed above without the Borrower's consent, unless state law provides otherwise. The Lender will give the Borrower notice of any change that is required by law. The Lender also can make changes that the Lender and Borrower agree to in writing.

Grantor Liability. As to any party that signs below as a "Grantor" of the Mortgage to grant and convey such interest as the party may have in the Property, but is not a "Borrower" as such party did not execute the Line of Credit, this Mortgage Modification Agreement does not modify, change or terminate the nature of the Grantor's obligations in connection with the Line of Credit. Such party is not personally obligated to pay the debt evidenced by the Line of Credit and this Mortgage Modification Agreement that is secured by the Mortgage (as renewed, extended, and amended hereby). Such party also agrees that Lender and Borrower may agree to extend, modify, forbear or make any accommodations with regard to such debt or the Mortgage (as renewed, extended, and amended hereby) without such party's consent.

NOTICE TO CONSUMER

(For purposes of this notice, "Consumer" and "I" refer to the Mortgagor)

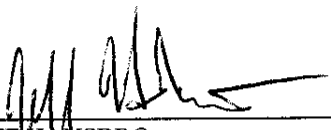
THIS IS A CONSUMER CREDIT TRANSACTION.

I understand that:

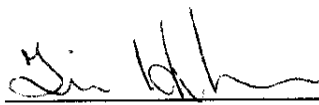
- I should not sign this agreement before I read the entire document, even if otherwise advised.
- I should not sign this if it contains any blank spaces.
- I am entitled to an exact copy of this and any other agreement I sign.
- I have the right to prepay the unpaid balance due under this agreement at any time without penalty; and I may be entitled to receive a refund of unearned charges in accordance with the law.

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IN WITNESS WHEREOF, the Borrower/Grantor and Lender have executed this Amendment as of the day and year first above written.



JEFF HANSBRO



TINA HANSBRO

...

Property of Cook County Clerk's Office

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Wells Fargo Bank, N.A. _____

By: _____

Its: _____

Bank Officer Genes Lawrence - Dunn

Witness* _____

Print Name _____

Witness* _____

Print Name _____

{Acknowledgments on Following Pages} _____

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FOR NOTARIZATION OF LENDER PERSONNEL

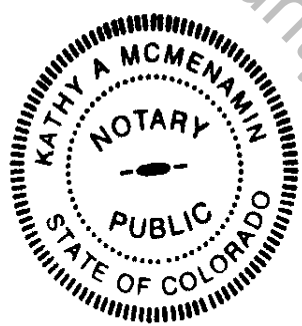
STATE OF Colorado)
COUNTY OF El Paso) ss.

On this 12th day of January 2010, before me, a notary public
in and for said county personally appeared James Lawrence - Quinn,
to me personally known, who being by me duly (sworn or affirmed) did say that that person is
Bank Officer of said association,
that (the seal affixed to said instrument is the seal of said or no seal has been procured by said) association and
that said instrument was signed and sealed on behalf of the said association by authority of its board of directors
and the said Bank Officer acknowledged
the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

Kathy A. McMenamin
Notary Public

Colorado
State of

My commission expires: My Commission Expires 07-11-09



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FOR NOTARIZATION OF BORROWERS/CO-GRANTORS

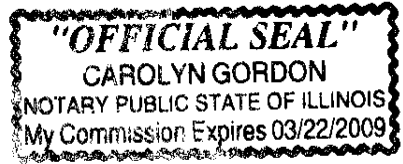
STATE OF Illinois)
) ss.
COUNTY OF COOK)

On this 9 day of January, 2006, before me, a Notary
personally appeared Jeffrey Hansbro & Tina Hansbro
(husband and wife, a single person, single persons) to me personally known to be the person(s) named in and who
executed the foregoing instrument, and acknowledged that they
executed the same as their voluntary act and deed.

Carolyn Gordon
Notary Public

Illinois
State of

My commission expires: 3/22/09



STATE OF Illinois)
) ss.
COUNTY OF COOK)

On this 9 day of January, 2006, before me, a Notary
personally appeared Jeffrey Hansbro & Tina Hansbro
(husband and wife, a single person, single persons) to me personally known to be the person(s) named in and who
executed the foregoing instrument, and acknowledged that they
executed the same as their voluntary act and deed.

Carolyn Gordon
Notary Public

Illinois
State of

My commission expires: 3/22/09



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Exhibit A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO-WIT: THE EAST 50 FEET OF THE WEST 100 FEET OF THE EAST 225 FEET OF THE NORTH 125 FEET OF LOT 1 IN HENRY WITTBOLD'S SUBDIVISION OF THE SOUTH 47 FEET OF LOTS 5 AND 8 AND THAT PART OF LOT 7 LYING EAST OF THE WEST 247.5 FEET THEREOF ALL IN THAT PART OF THE EAST 1/2 LYING SOUTH OF GROSS POINT ROAD OF THE COUNTY CLERK'S DIVISION OF FRACTIONAL SECTION 33, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT SEGER'S SUBDIVISION AND SPRINGER'S ADDITION TO WILMETTE), IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office