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Cook County Recorder of Deeds
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MODIFICATION TO DEED OF TRUST AND PARTIAL RELEASE

This Modification to Deed of Trust and Partial Release ("Modification"), is made this 19TH day of JANUARY, 2006 among MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("Beneficiary"), and BENJAMIN M. HOBAN ("Borrower(s)") (collectively referred to herein as the "parties").

RECITALS

This Modification is made with reference to the following facts:

A. The Borrower(s) made, executed and delivered to COUNTRYWIDE HOME LOANS, INC. ("Lender") and Beneficiary, that certain Deed of Trust dated MAY 23, 2003, and recorded on NOVEMBER 5, 2003, in Book N/A, Page N/A, as Document No./Instrument No. 0330902078, in the Official Records in the Office of the County Recorder of COOK County, State of ILLINOIS ("Deed of Trust"), as assigned to Beneficiary by Assignment of Deed of Trust dated N/A and recorded N/A, in Book N/A, Page N/A, as Document No./Instrument No. N/A, securing a Note dated MAY 23, 2003, in the principal amount of ONE HUNDRED FORTY-NINE THOUSAND FIVE HUNDRED Dollars and 00/100 (\$149,500.00) in favor of the Beneficiary and legally describing the real property as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE PART HEREOF

B. The purpose of this Modification is to correct the legal description. At the time the above referenced Deed of Trust was recorded an incorrect legal description was inadvertently contained therein.

TERMS OF MODIFICATION

1. For value received, the parties hereto do hereby modify said Deed of Trust to provide that the legal description therein shall be as follows ("Secured Property"):

SEE EXHIBIT "B" ATTACHED HERETO AND MADE PART HEREOF

Handwritten notes:
3/16/06
5/26/06
MJK
10/24/06

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2. The Borrower(s) do(es) hereby mortgage, grant and convey the Secured Property to Beneficiary under the Deed of Trust together with power of sale subject to each and all of the terms and conditions of the Deed of Trust, including this Modification thereto.

3. The Borrower(s) and the Beneficiary do(es) hereby release without warranty to the person or persons legally entitled thereto, all the estate in and to any portion of the legal description first described hereinabove, which is not included within the description to the Secured Property.


4. The terms of the Deed of Trust, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and the original Deed of Trust, the provisions of this Modification shall control. The Deed of Trust, herein modified, when signed by all parties hereto, shall constitute one Deed of Trust.

5. This Modification shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.

6. This Modification may be executed in counterparts, but shall be of no force and effect unless and until all parties to this Modification have duly executed this document.

IN WITNESS WHEREOF, the parties hereto have executed this Modification the day and year first above written.

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.


JENNIFER GUIDICESSI,
ASSISTANT VICE PRESIDENT


BENJAMIN M. HOBAN, Borrower

(ALL SIGNATURES MUST BE ACKNOWLEDGED)


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CERTIFICATE OF ACKNOWLEDGMENT

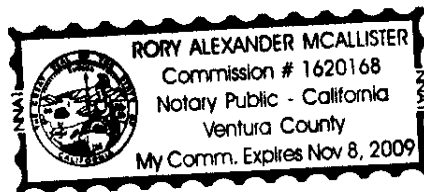
STATE OF CALIFORNIA)
)
 COUNTY OF VENTURA) ss.

On this 23 day of JANUARY, 2006, before me, RORY ALEXANDER MCALLISTER, Notary Public, personally appeared JENNIFER GUIDICCESSI, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) 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.



 RORY ALEXANDER MCALLISTER
 Notary Public - Commission No. 1620168
 Commission Expires: NOVEMBER 8, 2009



TYPE OF DOCUMENT:

Modification to Deed of Trust
 and Partial Release

DOCUMENT DATE:

JANUARY 19, 2006

Property of Cox County Clerk's Office

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CERTIFICATE OF ACKNOWLEDGMENT

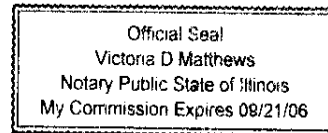
STATE OF Illinois)
)
 COUNTY OF Cook) ss.

On this 27th day of January, 2006, before me, Victoria Matthews, Notary Public, personally appeared Benjamin Hoban, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) 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.

Victoria D. Matthews

Notary Public - Commission No.:
 Commission Expires: 9-21-06



CERTIFICATE OF ACKNOWLEDGMENT

STATE OF _____)
)
 COUNTY OF _____) ss.

On this _____ day of _____, 2006, before me, _____, Notary Public, personally appeared _____, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) 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.

 Notary Public - Commission No.:
 Commission Expires:

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EXHIBIT "A"

UNIT NO. (S)415 AND PARKING UNIT (S) 317 AND 318, IN ONE ONE ONE MORGAN CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0030258832, AS AMENDED FROM TIME TO TIME, IN DUNCAN'S ADDITION TO CHICAGO IN SECTION 17, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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EXHIBIT "B"

PIN #: 17-17-212-999-1047

UNIT NO. 422 IN ONE ONE ONE MORGAN CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0030258832, AS AMENDED FROM TIME TO TIME, IN DUNCAN'S ADDITION TO CHICAGO IN SECTION 17, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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