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THIS INSTRUMENT PREPARED BY:
Marilyn L Gates PTX 137
6400 Legacy Drive, Plano, TX 75024

Doc#: 0607212149 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/13/2006 02:47 PM Pg: 1 of 2

When recorded mail to:
LSI - North Recording Division
5029 Dudley Blvd
McMellan, CA 95652
(800) 964-3524

1903228

LOAN NUMBER: 89777350

ASSESSOR PARCEL NUMBER: 08-09-107-030-0000

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO NOTE / MORTGAGE

This Modification Agreement (the "Agreement") is made as of **October 14, 2005**, between **KEITH C PISCITELLO** and **JENNIFER L PISCITELLO** (the "Borrowers") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Mortgage dated **March 25, 2005**, and recorded **April 7, 2005**, in the Office of the Recorder of Deeds, Document No. ~~0509705207~~, in ~~De Wago~~ Cook County, Illinois (the "Security Instrument"), and covering the real property with a common street address of: **907 WEST CYPRESS DRIVE, ARLINGTON HEIGHTS, ILLINOIS 60005**, but more specifically described as follows: ***0809 107 030 @**

LOT 286 IN SURREY RIDGE WEST NO 4, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRICIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

- The terms of the Note and Security Instrument are hereby amended and modified as follows:
 - a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
 - b. commencing on **November 1, 2005**, the interest on my Note shall be **6.375** percent per annum.
 - c. commencing on **December 1, 2005**, my regular monthly principal and interest payment under the Note shall be **\$3,491.80**.
 - d. the new Construction Completion Date is: **December 25, 2005**.
 - e. the new Promissory Note Maturity Date is: **November 1, 2035**.
 - f. **THE ADJUSTABLE RATE FEATURES TO MY LOAN ARE NO LONGER APPLICABLE.**
 - Borrower consents to Lender attaching this Agreement to the Note itself.
 - All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.
- IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

KEITH C PISCITELLO

BORROWERS

JENNIFER L PISCITELLO

Please see page 2 for Notary Acknowledgement for Borrowers

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

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LOAN NUMBER: 89777350

ASSESSOR PARCEL NUMBER: 08-09-107-030-0000

MODIFICATION AGREEMENT TO NOTE AND MORTGAGE (Continued)

Notary Acknowledgement for Borrowers

State of IL

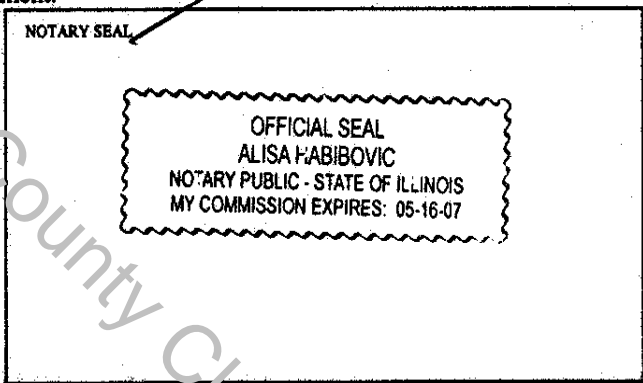
County of Cook

On 10/25/05, before me, the undersigned Notary Public, personally appeared KEITH C PISCITELLO and JENNIFER L PISCITELLO, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Public Alisa Habibovic
Alisa Habibovic

My Commission Expires 5-16-07



LENDER

Lender Notary Acknowledgement
State of Texas
County of Collin

BY Stephen M. Heintz
Stephen M Heintz, Vice President
Countrywide Home Loans, Inc.

On October 26, 2005, before me, the undersigned Notary Public, personally appeared Stephen M Heintz, Vice President, 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 Marilyn L Gates
Marilyn L Gates

