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Prepared By:
Wells Fargo Bank, N.A.
JAMES POPPE
DOCUMENT PREPARATION
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01W
DES MOINES, IOWA 50328-0001
866-861-8322



Doc#: 0812645106 Fee: \$46.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/05/2008 12:46 PM Pg: 1 of 6

~~After Recording please return to:~~

Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

Parcel #: 32-06-317-011-0000

State of Illinois {Space Above This Line For Recording Data} 14390809
Account Number: 650-650-2282232-1998 Reference Number: 20080859400004

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND OPEN-END MORTGAGE

This Modification Agreement (this "Agreement") is made this 7TH DAY OF APRIL, 2008, between Wells Fargo Bank, N.A. (the "Lender") and **ROBERT E. MCCULLOCH AND NANCY A. MCCULLOCH, HUSBAND AND WIFE, AS JOINT TENANTS** (individually and collectively, the "Borrower").

Borrower has entered into a home equity line of credit agreement (the "Line of Credit Agreement") with the Lender, dated **February 12, 2004**, in the original maximum principal amount of **\$ 20,500.00**. The Line of Credit Agreement is secured by a mortgage dated the same date as the Line of Credit Agreement (together with any renewals, extensions, and modifications to it made prior to the date of this Agreement), 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. **0810650043** (the "Security Instrument"), and covering real property located at **2102 HAGEN LN, FLOSSMOOR, ILLINOIS 60422** (the "Property") and described as follows:

SEE ATTACHED EXHIBIT

The Borrower has requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Security Instrument as set forth below. All terms not defined in this Agreement shall have the same meanings as set forth in the Line of Credit Agreement.

In consideration of the mutual promises contained in this Agreement, the parties agree as follows:

Change in Credit Limit. The Lender and the Borrower agree that the credit limit under the Line of Credit Agreement is hereby increased to \$35,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.



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Each reference in the Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

Extension of the Draw Period and the Maturity Date. The Security Instrument is hereby amended to extend the Maturity Date from February 20, 2014 to February 12, 2044.

As a precondition to making the changes set forth above, the Borrower hereby agrees to pay to the Lender at the time of signing this Agreement the other finance charges and other charges that are enumerated and disclosed on the attached final HUD Settlement Statement which is integrated by reference into this Agreement.

Except as amended by this Agreement, all terms and conditions of the Line of Credit Agreement and the Security Instrument (including any previous modifications) shall remain in full force and effect, and this Agreement shall not affect the Lender's security interest in, or lien priority on, the Property. The Borrower agrees to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and the Security Instrument at the time and in the manner therein provided.

This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

By signing this Agreement, the Borrower represents and warrants to the Lender that the Borrower has no counterclaims, set-offs or defenses to the Bank's rights under the Line of Credit Agreement or the Security Instrument.

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

Borrower hereby acknowledges Borrower has received, read and retained a copy of the Agreement and the HUD Settlement Statement provided to me by Lender, all of which I agree to by signing this Agreement.

This Agreement 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.

Co-Trustor/Co-Mortgagor Liability. As to any Borrower who signed the Security Instrument, but who did not execute the Line of Credit Agreement (a "co-trustor/co-mortgagor"), this Agreement does not modify, change or terminate the nature of the co-trustor/co-mortgagor's obligations in connection with the line of credit. The co-trustor/co-mortgagor is not personally obligated to pay the debt evidenced by the Line of Credit Agreement and the Security Instrument (as renewed, extended, and amended hereby). The co-trustor/co-mortgagor agrees that the Lender and the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Line of Credit Agreement or the Security Instrument (as renewed, extended, and amended hereby) without the co-trustor/co-mortgagor's consent.



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The Borrower and the Lender have executed this Agreement under seal as of the day and year first above written.

Robert E. McCulloch (Seal)
ROBERT E MCCULLOCH -Borrower

Nancy A McCulloch (Seal)
NANCY A MCCULLOCH -Borrower

Wells Fargo Bank, N.A.

By: [Signature] (Seal)

Its: _____

{ Acknowledgments on Following Pages _____ }



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State of Iowa

County of Dallas

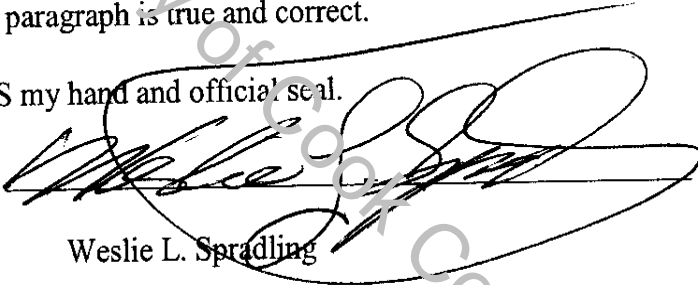
On April 15, 2008 before me, Weslie L. Spradling/ Notary Public (here insert name and title of the officer), personally appeared Gerri Laurence-Dunn, Vice President, Wells Fargo Bank N.A.,

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.

I certify under PENALTY OF PERJURY under the laws of the State of Iowa that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

 (Seal)
Weslie L. Spradling

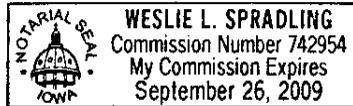
Notary Public

My Commission Expires : 09/26/2009

Notary Acting in Dallas County, Iowa

Notary Public for the state of Iowa, residing in the city of Des Moines

Notary Address: 4200 Park Ave Bldg 1 Apt 28, Des Moines, IA 50321



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FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

Illinois Notary Public Act

State of ILLINOIS
County of COOK

This instrument was acknowledged before me on 4-7-08 (date) by
ROBERT E. MCCULLOCH AND NANCY A. MCCULLOCH
(name/s of person/s).

Kathleen M. Marek
(Signature of Notary Public)

(Seal)



Property of Cook County Clerk's Office



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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 10 IN BLOCK 11 IN FLOSSMOOR PARK, BEING A SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER AND THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 6, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 32-06-317-011-0000
ROBERT E. MCCULLOCH AND NANCY A. MCCULLOCH, HIS WIFE
NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY

2102 HAGEN LANE, FLOSSMOOR IL 60422
Loan Reference Number : 20080859400004
First American Order No: 14390304
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



First American Title Insurance Co.
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: FACT