

# UNOFFICIAL COPY

This instrument was prepared  
by and when recorded mail to:  
Corus Bank, N.A.  
2401 N. Halsted  
Chicago, IL 60614  
Attn: Debbie Dalton



Doc#: 0822708041 Fee: \$38.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/14/2008 09:16 AM Pg: 1 of 2

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## HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("*Agreement*") is made this 31st day of December, 2007, by and between Wardell Q. Lindsey and Felicia Lindsey, his wife, as joint tenants ("*Borrowers*") and Corus Bank, N.A. ("*Lender*") and amends and supplements (1) the Home Equity Line of Credit Mortgage to secure debt (the "*Mortgage*"), dated December 23, 1995 and recorded in Cook County, as Document Number 95-06569 and (2) the corresponding Home Equity Line of Credit Agreement and Disclosure Statement (the "*Note*"), bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Mortgage and defined therein as the "*Property*," the real property being described as follows:

Common Address: 14506 S. Dearborn, Riverdale, Illinois 60827  
Parcel Number: 29-04-426-057

Legal Description: LOT 4 AND THE NORTH 10 FEET OF LOT 5 IN BLOCK 77 IN IVANHOE UNIT NO. 4, BEING A SUBDIVISION IN SECTION 4, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows:

### AGREEMENTS

- A. The Borrowers' Final Payment Due Date will be extended until December 23, 2009. If Borrowers owe any amount on the Note on the extended Final Payment Due Date, then Borrowers will pay those amounts to Lender on that Date.
- B. The Borrowers' Minimum Payments will change and the Periodic Statements will include such changes. The Minimum Payment will equal the accrued interest or finance charges plus a principal amount of \$26.48, plus any amount past due and all other charges.

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The Borrowers will comply with all covenants, agreements, and requirements of the Note and the Mortgage, including without limitation, Borrowers' covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrowers is obligated to make under the Mortgage. Nothing in this Agreement shall be understood or construed to be a discharge, satisfaction, novation, or release in whole or in part of the Note and Mortgage.

Except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged and Borrowers and Lender will be bound by, and comply with, all of the terms, conditions, powers and covenants and provisions thereof, and each shall be binding and will remain in full force and effect and are otherwise unchanged except as specifically amended by this Agreement.

Executed as of the            day, month and year first written above.

Corus Bank, N.A.

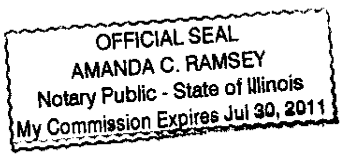
Lender

By:           *Chancy J. Lindsey*            
Its:           *Vice President*          

X           *Wardell Q. Lindsey*            
Wardell Q. Lindsey

X           *Felicia Lindsey*            
Felicia Lindsey

Subscribed and sworn to before me  
this 21<sup>st</sup> day of March 2008  
at Chicago, County of Cook, State of Illinois.  
Notary Public:           *Amanda C. Ramsey*          



Property of Cook County Clerk's Office