

Loan #: 002000059214

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WHEN RECORDED MAIL TO:  
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ORDER NUMBER LA259843  
1 of 3

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**MODIFICATION OF EQUITY SOURCE ACCOUNT  
LOAN AGREEMENT AND MORTGAGE**

THIS AGREEMENT is made twelfth day of July, 2001, by JAMES R. DURNBAUGH, CYNTHIA P. DURNBAUGH, HUSBAND AND WIFE (Borrower), whose address is 7528 W 165TH ST, TINLEY PARK, IL 60477, and Citibank, F.S.B., whose address is 12855 North Outer Forty Drive, St. Louis Missouri 63141 ("Lender").

WHEREAS, Borrower executed and delivered to Lender an Equity Source Agreement and Disclosure Statement (the "Loan Agreement"), dated August 6, 1998 which Loan Agreement is secured by a Mortgage (the "Mortgage"), dated August 6, 1998 and recorded August 6, 1998 in AS DOCUMENT NUMBER 98093755

among the Land Records of COOK, County, IL conveying the following described property located in COOK County: IL

**SEE SCHEDULE "A" ATTACHED HERETO AND MADE A PART HEREOF**

WHEREAS, the Loan Agreement provides for a revolving line of credit and designated a Credit Limit of \$ 40,000.00, which sum is referred to in the Mortgage as the Maximum Principal Balance; and

WHEREAS, the parties desire to decrease the amount of the Credit Limit:

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, and in consideration of Ten Dollars (\$10.00) and other valuable consideration each to the other in hand paid, receipt of which is acknowledged, the parties mutually agree as follows:

FIRST: The Loan Agreement and the Deed of Trust are modified to decrease the amount of the Credit Limit and Maximum Principal Balance to (\$26,750.00).

SECOND: Nothing in this Agreement shall be deemed to constitute a novation, release or extinguishment of the indebtedness evidenced by the Loan Agreement, or to affect or impair the lien of the Deed of Trust or its position as to all other liens and interest.

THIRD: All terms, covenants and obligations of the Loan Agreement, as amended, are ratified and affirmed and shall remain in full force and effect and shall continue to be secured by the Deed of Trust, as amended. All terms, covenants and obligations of the

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MODIFICATION OF EQUITY SOURCE ACCOUNT  
LOAN AGREEMENT AND DEED OF TRUST

Page 2

James R. Durnbaugh (SEAL)  
JAMES R. DURNBAUGH

Cynthia P. Durnbaugh (SEAL)  
CYNTHIA P. DURNBAUGH

\_\_\_\_ (SEAL)

\_\_\_\_ (SEAL)

\_\_\_\_ (SEAL)  
Acknowledgment

\_\_\_\_ (SEAL)  
Acknowledgment

STATE of \_\_\_\_\_ )

CITY/COUNTY Will )

ss:

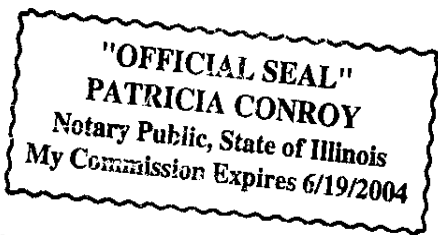
I hereby certify that, on this 12th day of July, 2001,  
before me, a Notary Public in and for the jurisdiction named above personally appeared

\_\_\_\_\_  
known to me or satisfactorily proven to me to be the person(s) named as the Borrower(s) in  
the above instrument and acknowledged that he/she/they executed it for the purposes therein  
contained.

Witness my signature and Notary Seal:

Patricia Conroy  
Notary Public

My Commission Expires: \_\_\_\_\_



Lender:

The undersigned certifies that this Deed of Trust and Loan Modification Agreement was prepared by Citibank, F.S.B.

Karla Stiern

Name: Karla Stiern

Title: A.V.P.

STATE of Missouri )

CITY/COUNTY of St. Louis ) ss:

I, a Notary Public in and for the jurisdiction shown above, certify that, on July 2 - 2001 personally appeared before me and signed this Modification Agreement for the purposes indicated. I also certify that he/she is known to me, or was satisfactorily proven to me, to be an officer of Citibank, F.S.B., who is duly

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**LEGAL DESCRIPTION:**

LOT 695 IN BREMENTOWNE ESTATES UNIT NO. 6, PHASE I, BEING A SUBDIVISION OF PART OF THE SOUTHEAST QUARTER AND PART OF THE SOUTHWEST QUARTER OF SECTION 24, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PTN: 27-24-407-016

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