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Loan #: 002000190826

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 \$ 97,000.00, 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 (\$23,800.00).

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 Deed of Trust, as amended, are ratified and affirmed and shall remain in full force and effect and shall continue to secure the Loan Agreement, as amended.

IN TESTIMONY WHEREOF, on the day and year first written above, Borrower has executed this Agreement and Lender has caused this Agreement to be executed by, M. James J. Doolley, Assistant, its Vice President, and its corporate seal to be affixed and appoints said Vice President its true and lawful attorney in fact to acknowledge and deliver this modification agreement as its act and deed.

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Kirk Riegler (SEAL) _____ (SEAL)
 KIRK D. RIEGLE

____ (SEAL) _____ (SEAL)

____ (SEAL) _____ (SEAL)

Acknowledgment Acknowledgment

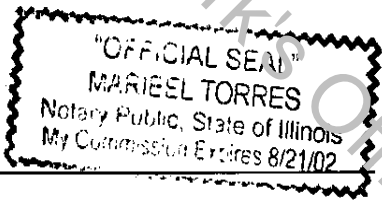
STATE of IL
 CITY/COUNTY COOK

ss:

I hereby certify that, on this 17th day of March, 2002,
 before me, a Notary Public in and for the jurisdiction named above, personally appeared
Kirk Riegler
 _____, 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:

Maribel Torres
 Notary Public



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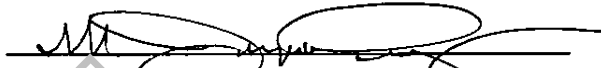
My Commission Expires: _____

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Lender:

The undersigned certifies that this Deed of Trust and Loan Modification Agreement was prepared by CitiMortgage, Inc., Attorney in Fact for Citibank, F.S.B.



Name: M. James Woolley


Title: Assistant Vice President

STATE of Missouri)

CITY/COUNTY of Jefferson) ss:

I, a Notary Public in and for the jurisdiction shown above, certify that, on 3/13/02, M. James Woolley 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 proved to me, to be **an officer of CitiMortgage, Inc., Attorney in Fact for Citibank, F.S.B.**, who is duly authorized to bind Citibank to the Modification Agreement by his or her signature.

Witness my signature and Notary Seal:


Notary Public

My Commission Expires: Sept 7, 2004

JESSICA SANCHEZ
Notary Public - Notary Seal
STATE OF MISSOURI
JEFFERSON COUNTY
MY COMMISSION EXP. SEPT 7, 2004

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STREET ADDRESS: 5100 N. MARINE DRIVE UNIT 23M
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-08-403-028-1253

LEGAL DESCRIPTION:

UNIT NO. 23M IN 5100 MARINE DRIVE CONDOMINIUM AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOTS 15 AND 16 IN WHITE GALT AND PROUDFOOT'S SUBDIVISION OF BLOCK 4 IN ARGYLE IN SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO ACCRETION TO LOT 16 AFORESAID LYING WESTERLY OF THE WEST BOUNDARY LINE OF LINCOLN PARK AS ESTABLISHED BY PLAT RECORDED MARCH 31, 1908 AS DOCUMENT NUMBER 4179863 PURSUANT TO DECREE ENTERED JULY 18, 1907 IN CASE NUMBER 280120 IN CIRCUIT COURT OF COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT 'D' TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25203727, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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