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2793 0050 11 001 Page 1 of 4
2002-10-28 10:07:21
Cook County Recorder Page 1 of 2 54.50

THIS INSTRUMENT PREPARED BY:

April Boyd

When Recorded Return To:
First American Title Company
3355 Michelson Dr. Suite 250
Irvine, CA 92612
Attn: DEE DEE CASWELL



LOAN NUMBER: 1711304

ASSESSOR PARCEL NUMBER:

1154961

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT

This Modification Agreement (the "Modification") is made as of 09/12/2002, between Beth A Medina and Karl Medina (the "Borrower(s)") and Countrywide Bank, a Division of Treasury Bank, N.A. ("Countrywide Bank"), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Mortgage, dated 07/19/2001 and recorded 07/26/2001, in Book Number -----, at Page Number -----, as Document No. 0010670197, in the Official Records of the County of Cook, State of Illinois (the "Security Instrument"), and covering the real property with a commonly known address as: 714 SOUTH DEERBORN UNIT 3 CHICAGO, IL 60605, and more specifically described as follows:
A.P.N.: 17-10-40K-025-1003

SEE "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

In consideration of the mutual promises and agreements of the parties hereto, together with other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

1. Amendment to Credit Limit:

My credit limit under the Home Equity Line of Credit Agreement and Disclosure Statement is modified to \$70,000.00.

2. Limited Effect:

The parties agree that this Modification shall be construed narrowly and limited to the items expressly modified. Except as expressly provided for by this Modification, all terms, requirements and obligations of the Home Equity Line of Credit Agreement and Disclosure Statement remain in full force and effect, unaltered by this Modification.

3. Effective Date/Limitation on Effect:

This Modification when completed, signed and notarized will be effective on the first business day of the next month following receipt by Countrywide Bank. This Modification is null and void unless completed, signed, notarized and returned to Countrywide Bank within thirty (30) days from the above specified date.

IN WITNESS WHEREOF, this Modification has been duly executed by the parties hereto the day and year first above written.

Beth A Medina 9/19/02 **BORROWER(S)** Karl Medina 19 Sept 02
Beth A Medina Date Karl Medina Date

Notary Acknowledgement for Borrower(s)

State of CALIFORNIA

County of LOS ANGELES

On September 19, 2002, before me, _____, personally appeared _____ 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(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature _____

SEE ATTACHED CERTIFICATE

SM
P-4
L-
M-
JLK
E



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Property of Cook County Clerk's Office

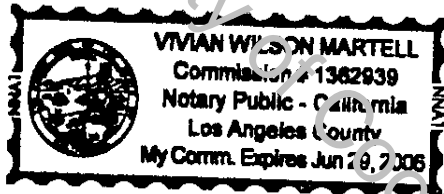
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California }
County of Los Angeles } ss.

On September 19, 2002 before me, Vivian Wilson Martell, Notary Public
personally appeared Karl Medina and Beth A. Medina

Name(s) of Signer(s)
[X] personally known to me
[] proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) 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.



WITNESS my hand and official seal.
Vivian W. Martell
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT and DISCLOSURE STATEMENT
Document Date: September 12, 2002 Number of Pages: 2

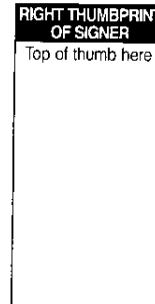
Signer(s) Other Than Named Above:

Capacity(ies) Claimed by Signer

Signer's Name:

- Individual
Corporate Officer — Title(s):
Partner — Limited General
Attorney-in-Fact
Trustee
Guardian or Conservator
Other:

Signer Is Representing:



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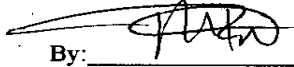
Loan #1711304

Page 2 of 2

PLEASE DO NOT WRITE BELOW. COUNTRYWIDE BANK ONLY

LENDER

TREASURY BANK, N.A., by Countrywide Home Loans Servicing LP, its true and lawful Attorney-in-Fact



By: _____
Michael Drawdy, First Vice President

Notary Acknowledgement for Lender
State of California
County of VENTURA

On SEPTEMBER 30, 2002, before me, JENNIFER J. DAILY, personally appeared Michael Drawdy, First Vice President, Countrywide Home Loans Servicing LP, 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



COOK County Clerk's Office

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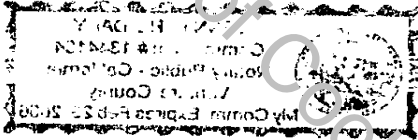


EXHIBIT A

LEGAL DESCRIPTION

Unit 3 in the Rows Building Condominium as delineated on survey of:

Lot 7 (except that part of Lot 7 lying North of a line drawn from a point in the West line of said Lot 7, 2 feet 8-3/8 inches South of the Northwest corner of said Lot 7 to a point in the West line of Dearborn Street (as widened) 2 feet 9-3/8 inches South of the point of intersection of the North line of said Lot 7 with the West line of said Dearborn Street (as widened), and the part (except streets) of Lot 12 lying North of the Center line of the part wall which intersects the East line of Federal Street 2 feet 2-5/8 inches South of the North line of said lot and intersects the West line of Dearborn Street (as widened) 2 feet 3-5/8 inches South of the North line of Lot 12 aforesaid, in J.E. Goodhue's Subdivision of Block 126 (except streets) in School Section Addition to Chicago in Section 16, Township 39 North, Range 14 East of the Third Principal Meridian, in Chicago, Cook County, Illinois, which survey is attached as Exhibit "A" to Declaration made by Exchange National Bank of Chicago and recorded in the Office of the Recorder of Deeds as Document Number 26, 481, 005, together with its undivided percentage interest in common elements.

A.P.N.: 17-16-406-025-1003

COOK COUNTY CLERK'S OFFICE