

UNOFFICIAL COPY

00234305

79.5/003 50 001 Page 1 of 3  
2000-04-04 12:13:06  
Cook County Recorder 25.50



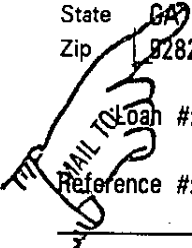
Submitted for Recordation By and Return to

**Bank of America**

Office LOS ANGELES CONSUMER LOAN CTR  
Address P.O. BOX 2240  
City BREA  
State CA  
Zip 92822

Loan #: 00500400090356998

Reference #: 011721-000621054080



(Space Above This Line For Recording Data)

**MODIFICATION OF MORTGAGE - MODIFICATION AGREEMENT  
CREDIT LIMIT INCREASE**

This MODIFICATION AGREEMENT is entered into as of 03/23/00, by and between:  
WILLIAM M. ENGLEHARDT III AND BONNIE M. ENGLEHARDT, WHO ARE MARRIED  
TO EACH OTHER

*2 ju*

(collectively and individually "Mortgagor"), and BANK OF AMERICA, N.A.  
("Bank"), with reference to the following facts:

I. WILLIAM M. ENGELHARDT III AND BONNIE M. ENGELHARDT

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 05/12/97, with an original credit limit of \$ 10,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a mortgage ("Mortgage") dated 05/12/97, which Mortgage was recorded on 05/14/97, as Document No. 97338837 Official Records of the County Recorder of COOK County, State of Illinois, and which Mortgage encumbers real property commonly known as 103 N CREST AVENUE, BARTLETT, IL 60103

REI TITLE SERVICES # R829092

pin#: 06-35-111-027-000

UNOFFICIAL COPY

and more particularly described as follows: (Property):

LOT 49 (EXCEPT THE SOUTH 52.68 FEET THEREOF) IN MOUREAU'S CREST VIEW ADDITION TO BARTLETT BEING A SUBDIVISION IN THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 3, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

- II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 25,000.00, and to secure said additional advance and Agreement, as so revised, by this Modification Agreement. Borrower and Bank have amended certain provisions of the Agreement to reflect said increased credit limit and now wish to modify the Mortgage to reflect this event.
- III. Bank of America, N.A., formerly Bank of America NT&SA.

NOW, THEREFORE, FOR GOOD AND VALUABLE CONSIDERATION, the receipt and adequacy of which are hereby acknowledged, Mortgagor and Bank hereby modify and amend the Mortgage as follows:

- 1. As of the date hereof, the second paragraph of the Mortgage is revised to reflect the fact that the Agreement is revised to provide for a Total Credit Commitment of \$ 25,000.00, and the Mortgage secures to Bank, in addition to the obligations set forth therein, the full repayment of the debt evidenced by the Agreement, as revised to reflect the increased credit limit, together with interest and all applicable fees as calculated under the Agreement.

When there is a reference in the Mortgage to Total Credit Commitment, it shall refer to the Total Credit Commitment as modified and amended above. In all other respects except as modified above, the Mortgage remains unmodified and in full force and effect.

This Modification Agreement shall be deemed to be made under and subject to the laws of the State where the Property is located. Except as herein modified, it is expressly agreed that all of the terms and provisions of the Mortgage shall remain in full force and effect.

# UNOFFICIAL COPY

## REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGE OR DEED OF TRUST

Mortgagor and Bank request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Bank, at Bank's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage.

William M. Engelhardt III 3/24/00  
WILLIAM M. ENGELHARDT III Date

Bonnie M. Engelhardt 3-24-00  
BONNIE M. ENGELHARDT Date

\_\_\_\_\_  
Date Date

STATE OF ILLINOIS )  
COUNTY OF Cook ) SS.

I, Paul A. Landefeld, a Notary Public in and for said county and state, do hereby certify that William M. Engelhardt III and Bonnie M. Engelhardt personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that I they signed and delivered said instrument as THEIR free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal, this 24TH day of March, 2000

My Commission Expires:  
12/04/2001

Paul A. Landefeld  
Notary Public

