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Doc#: 0408329186

Eugene "Gene" Moore Fee: \$30.00 Cook County Recorder of Deeds

Date: 03/23/2004 12:35 PM Pg: 1 of 4

Prepared by Integrated Loan Suc 27 Inwood Road Rocky Hill, CT 06067



Record and Return To: Integrated Loan Services 27 Inwood Road & CARO Rocky Hill, CT 06067

NOTE AND MORTGAGE MODIFICATION AND EXTENSION AGREEMENT

Citibank Loan #2725143333

Tax I.D. No.:

THIS AGREEMENT is made and entered into this, by and between <u>Citibank, F.S.B.</u> ("Lender"), whose principal place of business is 1(800 Spectrum Center Drive, Reston, VA 22090, and <u>Marc F. Ellis and Carolyn R. Ellis</u> ("Borrower") residing at <u>1914 Collax</u>, Evanston, Hlinois 60201.

WHEREAS, Lender and B rower entered into an Equity Source Account® ("Loan") on <u>02/18/1994</u>, evidenced by an Equity Source Account© Agreement and Disclosure ("Note") and secured by a Security Instrument ("Security Instrument") in the form of a mortgage or Deed of Trust recorded in <u>Instrument #94159316</u>, of the Official Records of <u>Cook</u> county (or if secured ty a co-op, a security interest in the stock ownership of the co-op). Original mortgage was in the amount of \$60,000.00, and

WHEREAS, Borrower desires to extend its ability to draw funds and make advances under the Loan and Lender is willing to allow Borrower to extend its "draw" period and make advances under the Loan and:

WHEREAS, Borrower now desires to: A) extend the maturity date of the Note and Security Instrument, if any, until <u>02/21/2029</u>; and B) otherwise modify the terms of said Loan in accordance with the terms specified below.

NOW, **THEREFORE**, in consideration of the mutual promises contained herein, Lender and Borrowers agree as follows:

- 1. Borrower and Lender hereby agree to extend the maturity date of the Note and Security Instrument until 02/21/2029.
- 2. Lender agrees that Borrower may extend the period of time during which it may request advances and write checks to be honored against Borrower's credit limit contained in the Note (the "Draw Period") for an additional 59 months from the date the draw period ended.
- 3. Borrower and Lender agree that due to this <u>59 month</u> extension of the time to receive advances or write checks against Borrower's credit limit contained in the Note, the conversion to a repayment of the amount borrowed or a balloon payment required or any combination thereof will now be required at the end of this extended <u>59 month</u> period.
- 4. Except for the extension of the Draw Period on the Note and the extension outlined above in the Security Instrument (if any) all other terms and conditions of the Note and Security Interest shall remain unchanged and in full force and effect.

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- 5. **SECURITY INSTRUMENT.** Lender and Borrower agree the Security Instrument described above, if any, will continue to secure all obligations to Lender under the Note as Modified by this Agreement. Nothing in this Agreement will affect or impair Lenders security interest in, or lien priority on, the property described in the Security Instrument, and/or be construed to be a novation, satisfaction or a partial or total release of the Note or Security Instrument. In addition, borrower authorizes Lender to sign documents in Borrower's name and to file and/or record such documents as appropriate to protect and preserve Lender's security interest.
- 6. **COMPLETE TRANSACTION**, Except as expressly modified by this Agreement, all terms of the Note and Security Instrument remain in full force and effect. By signing below, Lender and Borrower acknowledge there are no additional terms or agreements between them, oral or written.
- 7. **NON-WALVER.** This Agreement does not constitute a limitation or waiver of Lender's rights to prohibit, or restrict, any latter modifications requested by Borrower or to enforce any rights or remedies contained in the Note or Security Instrument.

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Revised 11/11/2003 ACAPS: 104011201748000

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COUNTY OF	} s.s.			
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Revised 11/11/2003

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SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 4 (EXJECT THE WEST 41 FEET THEREOF) AND ALL OF LOT 5 IN BLOCK 12 IN NORTH EVANSTON IN SECTION 12, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

ARC F, ELLIS.
DINT TENANCY

10-12-309-008-0000 TITLE HELD BY:

PARCEL:

WARD

BART: