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Eugene "Gene" Moore Fee: \$36.50
Cook County Recorder of Deeds
Date: 05/12/2004 11:32 AM Pg: 1 of 7

WHEN RECORDED MAIL TO:

Bank One, N.A. Retail Loan
Servicing KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606



884580+5

RICCIARDI, LINDA

MODIFICATION AGREEMENT

00414511282092

FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:

DIANE M HAYDOCK, PROCESSOR
P.O. Box 2071
Milwaukee, WI 53201-2071

4511282092

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated April 16, 2004, is made and executed between LINDA M RICCIARDI and VITO RICCIARDI, whose addresses are 6325 W FITCH AVE, CHICAGO, IL 60646 and 6325 W FITCH AVE, CHICAGO, IL 60646 (referred to below as "Borrower"), LINDA M RICCIARDI, whose address is 6325 W FITCH AVE, CHICAGO, IL 60646 and VITO RICCIARDI, whose address is 6325 W FITCH AVE, CHICAGO, IL 60646; WIFE AND HUSBAND AS TENANTS BY THE ENTIRETY (referred to below as "Grantor"), and BANK ONE, NA (OHIO) (referred to below as "Lender").

RECITALS

Lender has extended credit to Borrower pursuant to a Bank One Home Equity Line of Credit Agreement and Disclosure Statement dated April 1, 2002, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated April 1, 2002 and recorded on April 26, 2002 in BOOK 3406/PAGE 0012 in the office of the County Clerk of COOK, Illinois (the "Mortgage").

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in COOK County, State of Illinois:

Tax ID : 10-32-101-049-0000

THE EAST 8 FEET OF LOT 6, ALL OF LOT 7 AND THE WEST 5 FEET OF LOT 8 IN BLOCK 3 IN WITTBOLDS INDIAN BOUNDARY PARK, A SUBDIVISION OF THE NORTHEAST FRACTIONAL

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J.M

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

Loan No: 4511282092

(Continued)

QUARTER OF FRACTIONAL SECTION 31 AND THE NORTHWEST FRACTIONAL QUARTER OF FRACTIONAL SECTION 32, AND PART OF THE EASTERLY 1/2 OF VICTORIA POTHIER'S RESERVE, ALL IN TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6325 W FITCH AVE, CHICAGO, IL 60646. The Real Property tax identification number is 10-32-101-049-0000.

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower, Grantor/Trustor and Lender hereby agree as follows:

The Equity Line Agreement is hereby amended to change the amount of credit available to Borrower ("Credit Limit") to **\$133,000.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$133,000.00** at any one time.

As of **April 16, 2004** the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be **1%**.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MODIFICATION FEE. Borrower agrees to pay Lender a Modification Fee of \$75. This fee will be billed to the Borrower's account, will be reflected on Borrower's next periodic statement after the date of this Modification Agreement and will be due as part of the next monthly payment. If Borrower has signed up for ACH automatic payment deduction, this fee will be included in the next scheduled ACH transaction after the date of this Modification Agreement.

BORROWER AND GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND BORROWER AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION AGREEMENT IS DATED APRIL 16, 2004.

BORROWER:

X



LINDA M RICCIARDI, Individually

X



VITO RICCIARDI, Individually

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MODIFICATION AGREEMENT


Loan No: 4511282092

(Continued)


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GRANTOR:

X 
LINDA M RICCIARDI, Individually

X 
VITO RICCIARDI, Individually

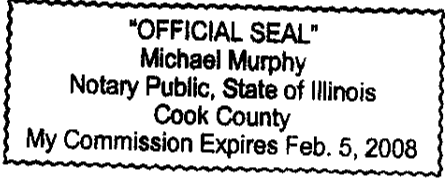
LENDER:


Authorized Signer Carolyn Klug, Bank One

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared LINDA M RICCIARDI, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of APRIL, 2007.

By MICHAEL MURPHY Residing at PARK RIDGE

Notary Public in and for the State of ILLINOIS

My commission expires 02/05/2008

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MODIFICATION AGREEMENT

(Continued)

Loan No: 4511282092

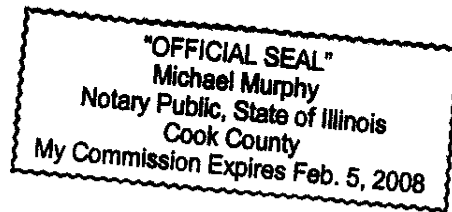
Page 4

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **VITO RICCIARDI**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of APRIL, 2004.

By MICHAEL MURPHY Residing at PARK RIDGE

Notary Public in and for the State of ILLINOIS

My commission expires 02/05/2008

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

Loan No: 4511282092

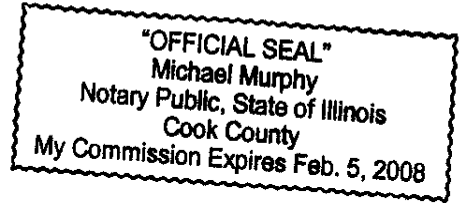
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **LINDA M RICCIARDI**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of APRIL, 2007.

By MICHAEL MURPHY Residing at PARK RIDGE

Notary Public in and for the State of ILLINOIS

My commission expires 02/05/2008

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

Loan No: 4511282092

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **VITO RICCIARDI**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of APRIL, 2007.

By Michael Murphy Residing at PARK RIDGE

Notary Public in and for the State of ILLINOIS

My commission expires 02/05/2008

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT (Continued)

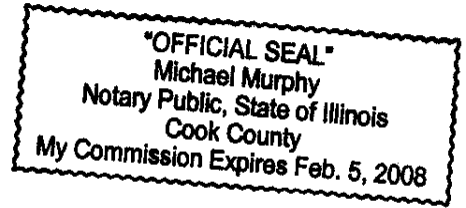
Loan No: 4511282092

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK)



On this 16th day of April, 2004 before me, the undersigned Notary Public, personally appeared Carolyn Klug and known to me to be the Bank One authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument.

By MICHAEL MURPHY

Residing at PARK RIDGE

Notary Public in and for the State of ILLINOIS

My commission expires 02/05/2008

OFFICE OF COOK COUNTY CLERK'S OFFICE