<u>LOFFICIAL COF</u>

RECORDINGS REQUES FIDELITY NATIONAL LENDER SOLUTIONS **CUSTOM TITLE SOLUTIONS**

RECORDING REQUESTED BY AND WHEN RECORDED RETURN TO:

-World Savings Bank-Attn: ELOC Department, T6B9 -4101 Wiseman Blvd San Antonio, TX 78251

Equity Account Number: 0023080641

Doc#: 0421632032

Eugene "Gene" Moore Fee: \$28.50 Cook County Recorder of Deeds

Date: 08/03/2004 11:20 AM Pg: 1 of 3

MEMORANDUM OF MODIFICATION AGREEMENT **Equity Line of Credit, Credit Limit Increase**

This Memorandum of Modification Agreement (the "Memorandum") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto dated November 11, 2003, executed by Francisco Alvarado and Aida Castaneda ("Borrower"), for the benefit of World Savings Bank, FSB ("Lender"), encumbering certain property located at 1503 S. Highland, Berwyn, IL 60402 in the County of Cook, State of Illinois, more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument is recorded in the official records as Instrument/Document No. 0332210137. The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date having ar. original Credit Limit of \$10,000.00 ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of June 22, The Agreement modifies certain terms of the Note and Security 2004 (the "Agreement"). Instrument by increasing the Credit Limit provided for in the 1 lote and Secured by the Security Instrument to \$40,000.00, and otherwise as more particularly contained in such Agreement. Except to the extent modified by the Agreement, all terms and conditions of the Note and Security Instrument remain unchanged and in full force and effect.

This Memorandum is executed this <u>03</u> day of

Lender:

Borrower(s):

ncisco Alvarado

World-Savings Bank, FSB

Lisa Chapman

Assistant Secretary

Attach Notary's Acknowledgment(s):

JUL 0 7 2004

DRI Title & Escrow 11128 John Galt Blvd, Ste 300 Omaha, NE 68137

Return TO

0421632032 Page: 2 of 3

UNOFFICIAL COPY

Equity Account Number: 0023080641
Page 2
ILLINOIS ACKNOWLEDGMENT
ILLINOIS ACIDIO NELLO NE
State of Illinois
County of Cook
County of Cook
On July 03, 2004, before me Glady R. Wilson personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally appeared FRANCISCO ALUARADO & AIDA CASTAGONALLY known to me (or personally known to me (or perso
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subscribed to the wubin 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.
the person(s)of the entity upon bolian of which the part ()
WITNESS my hand and official scal.
Notary Public in and for sail County and State
Notary Public III and for said County and State
WITNESS(ES): OFFICIAL SEAL GLADYS R WILSON
WITNESS(ES): GLADYS R WILSON
MIS COMMISSION SYNTHETIS OF ILLINOIS
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- Natricio Langely-
State of Texas
County of Bexar On this Day of
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to a mining abytement appeared
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1136 Chara subjectives in the subjective subjectives in the subjective subjectives in the subjective subjectiv
winds instrument and acknowledged
that he/she executed the same for the purposes therein contained.
TOT (No Artist Police)

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UNOFFICIAL COPTEN No. 50504 - 849337

Loan #: 23080641

Borrower: Francisco Alvarado and Aida Castaneda

EXHIBIT A

LEGAL DESCRIPTION

Lot 39 in Block 7 in W. F. Kaiser and Company's Arcadia Park, a Subdivision of the Southwest 1/4 of the Northwest 1/4 of Section 20, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel No: 16-20-125-002-0000