



Doc#: 0425918007  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 09/15/2004 08:52 AM Pg: 1 of 3

RECORDING REQUESTED BY AND  
WHEN RECORDED RETURN TO:  
When recorded return to:  
Contemporary Realty Solutions  
Attn: Richard Drzyzga  
626 N. French Rd. Suite 4  
Amherst, NY 14228 (716) 564-1500  
www.contemporaryrealty.com

529168

Equity Account Number: 0021295175

**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 **June 27, 2003**, executed by **Luis Reyna** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender") encumbering certain property located at **3329 North Osage Avenue, Chicago, IL 60634** in the County of **Cook**, State of **Illinois**, more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument was recorded on **July 17, 2003** in the official records as Instrument/Document No. **0319832064**. The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date and any renewals, extensions and modifications thereof, (including but not limited to, modifications increasing the Credit Limit) having a current Credit Limit of **\$27,100.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **August 17, 2004** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the Credit Limit provided for in the Note and Secured by the Security Instrument to **\$47,100.00**, 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 19 day of August, 2004

Borrower(s):

\_\_\_\_\_  
**Luis Reyna**

Lender:

World Savings Bank, FSB

By:

**Lisa M. Chapman**  
Assistant Secretary

8/23/04

Attach Notary's Acknowledgment(s):

AUG 20 2004

# UNOFFICIAL COPY

Equity Account Number: 0021295175

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**ILLINOIS ACKNOWLEDGMENT**

State of Illinois

County of Cook

On 8/19/2004, before me Nicolette Mayer personally appeared Luis Reyna, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/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.

Signature [Signature]  
Notary Public in and for said County and State



WITNESS(ES):

[Signature]  
[Signature]

State of Texas  
County of Bexar  
On this 23<sup>rd</sup> Day of August  
2004, before me, the undersigned  
notary public, personally appeared  
Lisa M Chapman, known to  
me to be the person(s) whose  
name(s) is/are subscribed to the  
within instrument and acknowledged  
that he/she executed the same  
for the purposes therein contained.



[Signature]  
Notary Public

AUG 20 2004

**UNOFFICIAL COPY**

Loan #: 21295175

Borrower: Luis Reyna

**EXHIBIT A****LEGAL DESCRIPTION**

Lot Twenty-Eight (28) in Block Five (5) in John J. Rutherford's Fourth Addition to Mont Clare, a Subdivision of the West half of the West half of the Southwest fractional quarter of fractional section twenty-four (24), Township Forty (40) North, Range Twelve (12) East of the Third Principal Meridian, lying South of the Indian Boundary line, in Cook County, Illinois.

Assessor's Parcel No: 12-24-317-009-0000

Property of Cook County Clerk's Office