



Doc#: 0425918008  
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

55721

Equity Account Number: 0024380321

**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 **March 6, 2004**, executed by **Lawrence Alagna** and **Janice Alagna** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **4641 Warsaw Avenue, Lyons, IL 60534** 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 **April 6, 2004** in the official records as Instrument/Document No. **0409749119**. 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 **\$10,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **August 11, 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 **\$12,000.00**, 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 18 day of Aug, 2004

Borrower(s):

*Lawrence Alagna*  
Lawrence Alagna

*Janice Alagna*  
Janice Alagna

AUG 19 2004

Attach Notary's Acknowledgment(s):

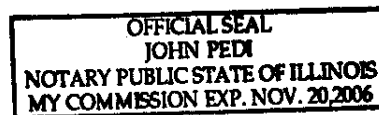
*John PEDI*

Lender:

World Savings Bank, FSB

By: *Lisa M Chapman*  
Lisa M. Chapman  
Assistant Secretary

8/20/04



8-18-2004

# UNOFFICIAL COPY

Equity Account Number: 0024380321

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**ILLINOIS ACKNOWLEDGMENT**

State of Illinois

County of DuPage

On Aug 18, 2004, before me JOHN PEDI personally appeared JANICE AND LAURENCE ALAGNA, 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 *John Pedi*  
Notary Public in and for said County and State



WITNESS(ES):

*Laurence Alagna*

*Janice Alagna*

State of Texas  
County of Bexar  
On this 20<sup>th</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.



*Suzanne Jones*  
Notary Public

AUG 19 2004

**UNOFFICIAL COPY** Order No. 55721 - 856547

Loan #: 24380321

Borrower: Lawrence Alagna and Janice Alagna

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

Lot 34 in Owners Subdivision of part of the East 40 acres of the South 80 acres of the Southwest 1/4 of Section 2, Township 38 North, Range 12 East of the Third Principal Meridian, lying South of North 163 feet and North of the South 153.8 feet and West of and parallel with the centerline of a prolongation of First Avenue, also the South 80 feet of the North 163 feet of the West 130 feet of the East 40 acres of the South 80 acres of the Southwest 1/4 of Section 2, Township 38 North, Range 12, also the West 33 feet of the South 153.9 feet (except the South 33 feet thereof) of the East 40 acres of the South 80 acres of the Southwest 1/4 and West of a line 50 feet West of and parallel with the centerline of First Avenue, also Lots 8 to 12 inclusive and 17 to 21 inclusive in H.O. Stone & Co.'s 8th Addition, according to the plat recorded February 27, 1956 as Document No. 16505286, in Cook County, Illinois.

Assessor's Parcel No: 18-02-213-031-0000

PROPERTY OF Cook County Clerk's Office