



Doc#: 0425918010
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 09/15/2004 08:53 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

52597

Equity Account Number: 0021214341

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 **July 9, 2003**, executed by **Steven P. Peterson** and **Kathleen J. Peterson** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **49 S. Quentin Rd., Palatine, IL 60067** 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 29, 2003** in the official records as Instrument/Document No. **0321029113**. 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 **\$11,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **July 29, 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 **\$19,396.00**, 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 1 day of August, 2004.

Borrower(s):

Steven P. Peterson

Kathleen J. Peterson

Lender:

World Savings Bank, FSB

By:
Lisa M. Chapman
Assistant Secretary

Attach Notary's Acknowledgment(s):

AUG 03 2004

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Equity Account Number: 0021214341

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ILLINOIS ACKNOWLEDGMENT

State of Illinois

County of COOK

On August 1, 2004, before me KAREN FELDY personally appeared STEVEN P. PETERSON & KATHLEEN J. PETERSON, 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 Karen Feldy
Notary Public in and for said County and State



WITNESS(ES):

Johanna Zoric
Pamela Petruzzi

State of Texas
County of Bexar
On this 3 Day of Aug
2004, before me, the undersigned
notary public, ~~personally~~ appeared
Lisa M. Chepman, 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 03 2004

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Loan #: 21214341

Borrower: Steven P. Peterson and Kathleen J. Peterson

EXHIBIT A

LEGAL DESCRIPTION

The following described property in the County of Cook, State of Illinois:

Lot 13 in Block 6 in Merrill's Gardens Home Subdivision, being a subdivision of the North 1/2 of the Northwest 1/4 of Section 22, Township 42 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel No: 02-22-100-013-0000

Property of Cook County Clerk's Office