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Eugene "Gene" Moore Fee: \$36.50
Cook County Recorder of Deeds
Date: 10/06/2004 08:51 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



3552534+3 00414511484458
BLIG, IOAN
MODIFICATION AGREEMENT

FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:
CHRISTINA HRDI, PROCESSOR
P.O. Box 2071
Milwaukee, WI 53201-2071

414511484458

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated September 16, 2004, is made and executed between IOAN BLIG and MIHAELA BLIG, whose addresses are 10781 CANTERBURY ST, WESTCHESTER, IL 60154 and 10781 CANTERBURY ST, WESTCHESTER, IL 60154 (referred to below as "Borrower"), IOAN BLIG, whose address is 10781 CANTERBURY ST, WESTCHESTER, IL 60154 and MIHAELA BLIG, whose address is 10781 CANTERBURY ST, WESTCHESTER, IL 60154; WIFE AND HUSBAND, AS TENANTS BY THE ENTIRETY (referred to below as "Grantor"), and BANK ONE N/A, 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 January 22, 2004, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated January 22, 2004 and recorded on February 20, 2004 in DOC # 0405147235 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:

TX ID: 15-20-304-001-0000

LOT 7 IN THE FIRST ADDITION TO WEST GLEN, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 39 NORTH RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO CERTAIN LOTS AND VACATED ALLEYS IN GEORGE F. NIXON AND

BATCH

1 of 25

5 yes
P yes
M CB

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

Loan No: 414511484458

(Continued)

COMPANYS 22ND STREET ADDITION TO WESTCHESTER, A SUBDIVISION OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10781 CANTERBURY ST, WESTCHESTER, IL 60154. The Real Property tax identification number is 15-20-304-001-0000.

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 **\$105,800.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$105,800.00** at any one time.

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 maker, 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 SEPTEMBER 16, 2004.

BORROWER:

x Ioan Blig
IOAN BLIG, Individually

x Mihaela Blig
MIHAELA BLIG, Individually

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MODIFICATION AGREEMENT

Loan No: 414511484458

(Continued)

GRANTOR:

X Ioan Blig
IOAN BLIG, Individually

X Mihaela Blig
MIHAELA BLIG, Individually

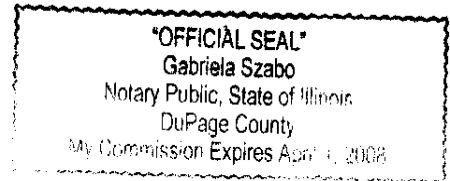
LENDER:

X [Signature]
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



4-1-2008

On this day before me, the undersigned Notary Public, personally appeared **IOAN BLIG**, 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 Sept, 2004.

By [Signature]
Notary Public in and for the State of IL

Residing at 400 E. 80th St

My commission expires 4-01-08

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MODIFICATION AGREEMENT

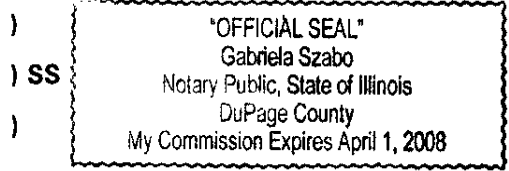
Loan No: 414511484458

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



On this day before me, the undersigned Notary Public, personally appeared **MIHAELA BLIG**, 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 Sept, 2004.

By [Signature]

Residing at 400 E. Ogden Ave

Notary Public in and for the State of IL

My commission expires 4-01-08

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

Loan No: 414511484458

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



On this day before me, the undersigned Notary Public, personally appeared **IOAN BLIG**, 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 Sept, 2007.

By [Signature]

Residing at 400 E. Ogden Ave

Notary Public in and for the State of IL

My commission expires 4-01-08

Property of Cook County Clerk's Office

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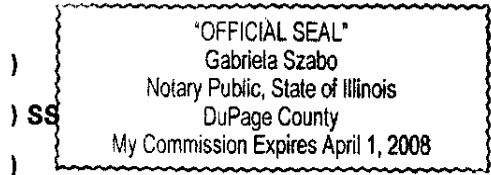
Loan No: 414511484458

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



On this day before me, the undersigned Notary Public, personally appeared **MIHAELA BLIG**, 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 Sept, 2004.

By [Signature] Residing at 400 E. Ogden Ave

Notary Public in and for the State of IL

My commission expires 4-01-08

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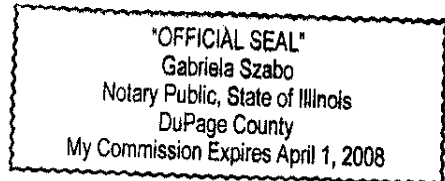
Loan No: 414511484458

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



On this 16th day of Sept. 2004 before me, the undersigned Notary Public, personally appeared Jeff Muehlfelder and known to me to be the _____ 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 [Signature]

Residing at 400 E. Ogden Ave

Notary Public in and for the State of IL

My commission expires 4-01-08

Property of Cook County Clerk's Office