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Cook County Recorder of Deeds  
Date: 01/12/2005 11:23 AM Pg: 1 of 3

63393

Equity Account Number: 0023094592

## 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 instrument~~, and any modifications or riders thereto dated **November 25, 2003**, executed by **David M. Zimel** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **934 Bradford Court, Schaumburg, IL 60193** 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 **December 16, 2003** in the official records as Instrument/Document No. **0335003022**. 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 **\$75,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **October 28, 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 **\$120,000.00**, 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 4<sup>th</sup> day of November, 2004.

Borrower(s):

David M. Zimel

Lender:

World Savings Bank, FSB

By:

**Tara Nesthus**  
Assistant Secretary

Attach Notary's Acknowledgment(s):

NOV 05 2004

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Equity Account Number: 0023094592

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**ILLINOIS ACKNOWLEDGMENT**

State of Illinois

County of COOK

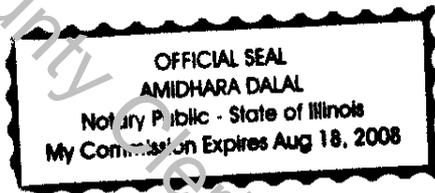
On 11-4-04, before me Amidhara Dalal personally appeared David M Zimek, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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

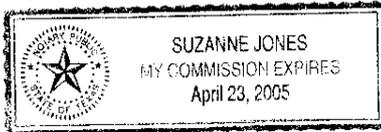
Signature Amidhara Dalal  
Notary Public in and for said County and State

WITNESS(ES):

Jenna L. Rich / Jenna L. Richmond  
Julie Wirtz / Julie Wirtz



State of Texas  
County of Bexar  
On this 8<sup>th</sup> Day of November  
2004, before me, the undersigned notary public personally appeared Tara Nesthus, 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

NOV 15 2004

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Loan #: 23094592

Borrower: David M. Zimel

## EXHIBIT A

### LEGAL DESCRIPTION

Lot 5029 in Weathersfield Unit 5, being a Subdivision, in Sections 28 and 29, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois, according to the plat thereof recorded January 21, 1968 as Document No. 19363646, in Cook County, Illinois.

Assessor's Parcel No: 07-28-111-018

Commonly known as: 934 Bradford Ct  
Schaumburg IL 60193

Property of Cook County Clerk's Office