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RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:



World Savings Bank
Attn: ELOC Department, T6B9
4101 Wiseman Blvd
San Antonio, TX 78251

Doc#: 0504503054
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 02/14/2006 10:55 AM Pg: 1 of 3



66810

Equity Account Number: 0017621541

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 14, 2002**, executed by **James Payne** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **244 University Drive, Buffalo Grove, IL 60089** 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 **May 10, 2002** in the official records as instrument/Document No. **0020538142**. 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 **\$80,200.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **December 15, 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 **\$100,200.00**, 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 16th day of December, 2004.

Borrower(s):

James Payne

Lender:

World Savings Bank, FSB

By:

Tara Nesthus
Assistant Secretary

DEC 17 2004

Attach Notary's Acknowledgment(s):

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Equity Account Number: 0017621541

Page 2

ILLINOIS ACKNOWLEDGMENT

State of Illinois

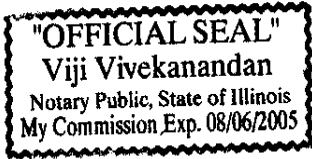
County of Cook

On Dec. 16th, before me Viji Vivekanandan
(Date) (Notary Name)

personally appeared **James Payne**, 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.

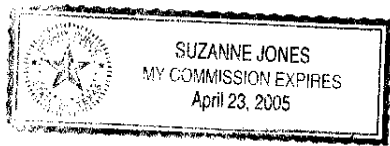
WITNESS my hand and official seal.

Signature Viji Vivekanandan
Notary Public in and for said County and State



WITNESS(ES):

State of Texas
County of Bexar
On this 20th Day of December
2004, before me, the undersigned
notary public personally appeared
Tera Neethes, 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.



DEC 17 2004

Suzanne Jones
Notary Public

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Order No. 66810 - 870712

Loan #: 17621541

Borrower: James Payne

EXHIBIT A

LEGAL DESCRIPTION

The following described real estate situated in County of Cook, State of Illinois:

Lot Two Hundred Eight (208) in Cambridge Countryside Unit Six, being a Subdivision in the North half (1/2) of Section 9, Township 42, North, Range 11, East of the Third Principal Meridian, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on August 7, 1967 as Document Number 233711.

Assessor's Parcel No: 03-09-214-034

Property of Cook County Clerk's Office