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Cook County Recorder of Deeds
Date: 04/12/2005 11:22 AM Pg: 1 of 3

(74102) 1220792

Equity Account Number: 0026813576

APN# 07-05-800-020-1050

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 **August 30, 2004**, executed by **Mary E. Ryan** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **1375 Rebecca #308, Hoffman Estates, IL 60194** 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 **September 21, 2004** in the official records as Instrument/Document No. **0426527001**. 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 **\$20,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **March 29, 2005** (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 **\$30,000.00**, 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 31 day of March, 2005.

Borrower(s):

Mary E. Ryan
Mary E. Ryan

Lender:

World Savings Bank, FSB

By: [Signature]

Jaimee Gonzales

Assistant Vice President

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Attach Notary's Acknowledgment(s):

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Equity Account Number: 0026813576

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ILLINOIS ACKNOWLEDGMENT

State of Illinois

County of Cook

On 3/3/05, before me DONNA J. BATES
(Date) (Notary Name)

personally appeared **Mary E. Ryan**, 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.

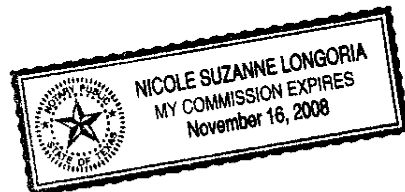
WITNESS my hand and official seal.

Signature Donna J. Bates
Notary Public in and for said County and State



WITNESS(ES):

State of Texas
County of ~~Pecos~~ DeWitt
On this 04 day of April
2005, before me, the undersigned
notary public personally appeared
Jaime Lopez, 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.
Nicole Suzanne Longoria
Notary Public



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Order No. 74102 - 878204

Loan #: 26813576

Borrower: Mary E. Ryan

EXHIBIT A

LEGAL DESCRIPTION

County of Cook, State of Illinois:

Unit No. 308, 1375 Rebecca Drive, Hoffman Estates, Illinois, Moon Lake Village Four Story Condominium as delineated on the survey of:

Certain Lots in Peter Robin Farms Unit One, being a Subdivision of part of the South West Quarter of Section 8, Township 41 North, Range 10, East of the Third Principal Meridian according to the plat thereof recorded November 14, 1969 per Document No. 21013530 in Cook County, Illinois; which survey is attached as Exhibit B to the Declaration of Condominium recorded as Document No. 24686035 together with its undivided percentage interest in the common elements as defined and set forth in the Declaration, as amended from time to time.

Grantor also hereby grants to Grantee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said real estate set forth in the aforesaid Declaration, and in the Moon Lake Village Condominium Community Declaration of easements, covenants and restrictions (the "Community Declaration") recorded as Document No. 24686036 and Grantors reserves to itself, its successors and assigns, the rights and easements set forth in the Declaration and the community Declaration for the benefit of the remaining real estate described therein.

Assessor's Parcel No: 07-08-300-020-1050

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