



Doc#: 0514049112
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 05/20/2005 10:00 AM Pg: 1 of 3

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

When recorded return to:
Custom Title Solutions
2550 N. Redhill Avenue
Santa Ana, CA 92705
(800) 756-3524 ext. 5913

1243147 75158

Equity Account Number: 0024718611

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 **April 21 2004**, executed by **Luke S. Chirayil** and **Shybi L. Chirayil** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **9223 Oketa, Morton Grove, IL 60053** 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 4, 2004** in the official records as Instrument/Document No. **0412534079**. 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 **\$35,200.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **April 14, 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 **\$83,700.00**, 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 19 day of April, 2005.

Borrower(s):

Luke S. Chirayil
Luke S. Chirayil

Shybi L. Chirayil
Shybi L. Chirayil

Lender:

World Savings Bank, FSB

By: Jaimée Gonzales 5/2/05
Jaimée Gonzales
Assistant Vice President

Attach Notary's Acknowledgment(s):

APR 29 2005

UNOFFICIAL COPY

Equity Account Number: 0024718611

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ILLINOIS ACKNOWLEDGMENT

State of Illinois

County of COOK

On 04-19-05, before me Mary L. Zinzel
(Date) (Notary Name)

personally appeared **Luke S. Chirayil** and **Shybi L. Chirayil**, 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 Mary L. Zinzel *COOK & Illinois*
Notary Public in and for said County and State
MARY L ZINZEL

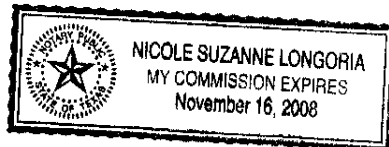
WITNESS(ES):

[Signature]
[Signature]



State of Texas
County of Bexar
On this 2nd Day of May
~~2005~~ before me, the undersigned
notary public personally appeared
Nicole Longoria, 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
NICOLE SUZANNE LONGORIA



APR 29 2005

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Loan #: 24718611

Borrower: Luke S. Chirayil and Shybi L. Chirayil

EXHIBIT A

LEGAL DESCRIPTION

Lot 20 in Unit No. 2 of Northern Construction Company's Subdivision of part of the Northeast 1/4 of Section 13, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel No: 09-13-202-057

Property of Cook County Clerk's Office