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Date: 10/20/2005 02:07 PM Pg: 1 of 3

88757 1028076
Equity Account Number: 0018470328

2019-402-022-1003

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 **July 22, 2001**, executed by **Alexander E. Hajne, Jr.** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **6423 W. Home Avenue #2, S, Worth, IL 60482** 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 **August 28, 2002** in the official records as Instrument/Document No. **0020946727**. 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 **\$30,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **October 3, 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 **\$75,000.00**, 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 5 day of OCTOBER, 2005.

Borrower(s):

Lender:

Alexander E. Hajne, Jr.

World Savings Bank, FSB
By:
Tara Nesthus
Assistant Secretary

Attach Notary's Acknowledgment(s):

OCT 17 2005

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Equity Account Number: 0018470328
Page 2

ILLINOIS ACKNOWLEDGMENT

State of Illinois

County of Cook

On 10-5-05, before me THOMAS E. DAVARE
(Date) (Notary Name)

personally appeared **Alexander E. Hajne, Jr.** 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 Thomas E. Davare WILL ILLINOIS
Notary Public in and for said County and State



WITNESS(ES):

Greg Hollanov

Marcia L. Anderson

State of Texas
County of Bexar
On this 10 Day of October
2005 before me, the undersigned
notary public personally appeared
Tara Nestor 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



0018470328

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Order No. 88757 - 893831

Loan #: 18470328

Borrower: Alexander E. Hajne

EXHIBIT A

LEGAL DESCRIPTION

Unit No. 2-5, together with its undivided percentage interest in the common elements, as defined and delineated in the Declaration of Condominium recorded as Document Number 3174588, as amended from time to time, in the Southeast 1/4 of Section 19, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel No: 24-19-402-022-1003

Property of Cook County Clerk's Office