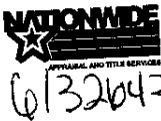


# UNOFFICIAL COPY



Doc#: 0531119041 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/07/2005 12:10 PM Pg: 1 of 4

Record and Return to:



Southpointe Plaza II  
Suite 300  
380 Southpointe Blvd.  
Cancansburg, PA 15317  
(800) 920-0050

Prepared By:  
Citibank/ Umesha Sharma  
11800 Spectrum Center Dr.  
Reston, VA 22090

## NOTE AND MORTGAGE MODIFICATION AGREEMENT

Citibank Loan # 105051805543000

[PROPERTY DESCRIPTION - SEE ATTACHED RIDER A]

**THIS AGREEMENT** is made and entered into this 06/02/2005, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and **JORGE GONZALEZ and REBECCA GONZALEZ, NOT AS TENANTS IN COMMON, NOT AS JOINT TENANTS, BUT AS HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY**, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at **3037 NORMANDY N. CHICAGO, IL 60634-0000**.

**WHEREAS**, Borrower obtained a home equity line of credit from Lender, on 06/05/2004, which line of credit is evidenced by a Home Equity Line of Credit Agreement and Disclosure (referred to herein as the "Note") and secured by a Security Instrument ("Security Instrument") in the form of a mortgage or deed of trust recorded as 0420520136 of the Official Records of **COOK** county (or if secured by a co-op, a security interest in the stock ownership of the co-op). The original Security Instrument was in the principal amount of \$42,400.00; and

**WHEREAS**, all terms used herein and not otherwise defined shall have the meanings set forth in the Note; and

**WHEREAS**, Borrower has requested that the Credit Limit set forth in the Note be increased, and Lender is willing to allow the Credit Limit to be so increased.

**NOW, THEREFORE**, in consideration of the mutual promises contained herein, Lender and Borrower agree as follows:

- CREDIT LIMIT INCREASE.** Borrower and Lender hereby agree to increase the Credit Limit set forth in the Note to \$86,400.00 and to modify the Security Instrument so that the principal amount secured by the Security Instrument is \$86,400.00.
- NO OTHER MODIFICATION.** Except as otherwise set forth herein, all other terms and conditions of the Note and Security Instrument shall remain unchanged and in full force and effect.
- SECURITY INSTRUMENT.** Lender and Borrower agree that the Security Instrument described above will continue to secure all obligations to Lender under the Note as modified by this Agreement. Nothing in this Agreement will affect or impair Lender's security interest in, or lien priority on, the property described in the Security Instrument, and/or be construed to be a novation, satisfaction or a partial or total release of the Note or Security Instrument.

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- 4. **COMPLETE TRANSACTION.** Except as expressly modified by this Agreement, all terms of the Note and Security Instrument remain in full force and effect. By signing below, Lender and Borrower acknowledge there are no additional terms or agreements between them, oral or written.
- 5. **NON-WAIVER.** This Agreement does not constitute a limitation or waiver of Lender's rights to prohibit, or restrict, any future modifications requested by Borrower or to enforce any rights or remedies contained in the Note or Security Instrument.
- 6. **OTHER TERMS.** If any terms of this Agreement are deemed invalid or unenforceable, or otherwise affect a lien priority of the Security Instrument, this Agreement shall immediately terminate and the original terms of the Note and Security Instrument shall apply.

**LENDER AND BORROWER AGREE AND ACCEPT THE TERMS OF THIS AGREEMENT AS OF THE DATE FIRST ABOVE WRITTEN.**

Jorge Gonzalez 06/02/2005  
Borrower: **JORGE GONZALEZ**

Rebecca Gonzalez 06/02/2005  
Borrower: **REBECCA GONZALEZ**

Borrower: \_\_\_\_\_

Borrower: \_\_\_\_\_

**Property Owner Who Is Not a Borrower:**

By signing below, you agree to the terms of this Agreement as it modifies the terms of any mortgage liens held by Citibank against the Property. You are not a "Borrower" and are not personally liable for the indebtedness owed under the Agreement. You agree, however, that Citibank has a claim against the Property for the amounts owed under the terms of this Agreement.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

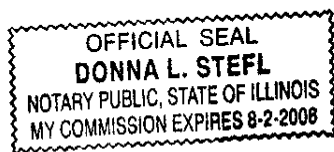
STATE OF ILLINOIS )  
County of COOK )SS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **JORGE GONZALEZ and REBECCA GONZALEZ**, personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that (s)he(they) signed sealed and delivered the said instrument as his(her)(their) free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 2 day of JUNE 2005

My Commission Expires: 8-2-2006

Donna L Stefl  
Notary Public



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Citibank, F.S.B.

By: Cynthia Johnson

Name: Cynthia Johnson

Title: Unit Mgr.

STATE OF Missouri }  
COUNTY OF St. Louis } SS:

On this 10th day of June, in the year 2005, before me personally came Cynthia Johnson to me known, who, being by me duly sworn, did depose and say that he/she/they is/are Office(s) of Citibank herein described and which executed the foregoing instrument and that he/she/they signed his/her/their name(s) there to by authority of the board of directors of said corporation.

Tara McEwen  
Notary Public

My Commission Expires: 11-8-2005



TARA MCEWEN  
NOTARY PUBLIC - STATE OF MISSOURI  
ST. CHARLES COUNTY  
MY COMMISSION EXPIRES NOV. 8, 2005

# UNOFFICIAL COPY



**NOTE AND MORTGAGE MODIFICATION AGREEMENT  
RIDER A - PROPERTY DESCRIPTION**

ALL THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS:  
LOT 43 (EXCEPT THE NORTH 80 FEET THEREOF) IN FIRST ADDITION TO MONT CLARE GARDENS, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR RAILROAD) OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL NO 13-30-210-029

Property of Cook County Clerk's Office