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0531834018

Doc#: 0531834018 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/14/2005 08:23 AM Pg: 1 of 4

Record and Return to:
Nationwide
Southpointe Plaza II
380 Southpointe Blvd Suite 300
Canonsburg, Pa 15317
(800) 920-0050
6135244

Prepared by:
Citibank / Umesha Sharma
11800 Spectrum Center Dr.
Reston, Va 22090

NOTE AND MORTGAGE MODIFICATION AGREEMENT

Citibank Loan #6488

[PROPERTY DESCRIPTION - SEE ATTACHED RIDER A]

THIS AGREEMENT is made and entered into this 05/11/2005, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and **MICHAEL COVICH and JEAN COVICH, HIS WIFE, IN JOINT TENANCY WITH RIGHT OF SURVIVORSHIP**, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at **1840 NORTH NEWPORT RD, HOFFMAN ESTATES, IL 60195-0000**.

WHEREAS, Borrower obtained a home equity line of credit from Lender, on 06/18/03, 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 0519049023 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 **\$173,500.00**; and

WHEREAS, all terms used herein and not otherwise defined shall have the meaning 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:

1. **CREDIT LIMIT INCREASE.** Borrower and Lender hereby agree to increase the Credit Limit set forth in the Note to **\$231,300.00** and to modify the Security Instrument so that the principal amount secured by the Security Instrument is **\$231,300.00**.
2. **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.
3. **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.

Michael Covich 06/11/2005
 Borrower: **MICHAEL COVICH**

Jean Covich 06/11/2005
 Borrower: **JEAN COVICH**

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.

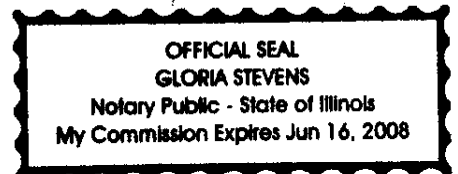
STATE OF ILLINOIS)
 County of COOK)SS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **MICHAEL COVICH and JEAN COVICH**, 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 11th day of JUNE 2005

My Commission Expires: 6-16-08

Gloria Stevens
 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 13th 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 Officer(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.

Mia Mitchell
Notary Public

My Commission Expires: _____

MIA MITCHELL
Notary Public - State of Missouri
County of St. Louis
My Commission Expires Mar. 18, 2007

Property of Cook County Clerk's Office

4135244



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NOTE AND MORTGAGE MODIFICATION AGREEMENT RIDER A – PROPERTY DESCRIPTION

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

Lot 28 in Block 168 in the Highlands at Hoffman Estates XVI, being a Subdivision of part of the East 1/2 of fractional Section 4, together with part of the Northeast 1/4 of Section 9 and part of the Northwest 1/4 Section 10, Township 41 North, Range 10, East of the Third Principal Meridian, in Schaumburg Township, Cook County, Illinois, according to the plat thereof recorded September 20, 1962 as Document 18, 596, 631 in the Office of the County Recorder of Cook County, Illinois.

Tax ID: 07-10-100-017

Property of Cook County Clerk's Office