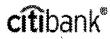
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Record and Return to:
Nationwide
Southpointe Plaza II
380 Southpointe Blvd Suite 300
Canonsburg, Pa 15317
(800) 920-0050
6096288

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



Doc#: 0532203045 Fee: \$30.50 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds Date: 11/18/2005 10:49 AM Pg: 1 of 4

NOTE AND MORTGAGE MODIFICATION AGREEMENT

Citibank Loan #105031808453000

[PROPERTY DESCRIPTION - SEE ATTACHED RIDER A]

THIS AGREEMENT is made and entered into this <u>04/0 (/2005</u>, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and <u>WAYNE J. VALENTINO and DEBORAH L. VALENTINO, HIS WIFE AS JOINT TENANTS</u>, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at <u>3200 ARTHUR</u>, <u>BROOKFIELD</u>, <u>IL</u> 60513.

WHEREAS, Borrower obtained a home equity line of credit from Lender, or <u>@3/22/04</u>, 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 <u>040824905</u> of the Official Records of <u>COOK</u> 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 <u>\$100.000.00</u>; 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 \$150,000.00 and to modify the Security Instrument so that the principal amount secured by the Security Instrument is \$150,000.00.
- 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 BORROV E); AGREE AND ACCEPT THE TELABOVE WRITTEN.	RMS OF THIS AGREEMENT AS OF THE DATE FIRST
Borrover: WAYNE J. VALENTINO	Borover DEBORAHI VALENTINO
OF	Bollowel. DEDORALL, VALENTING
Borrower:	Borrower:
Property Owner Who Is Not a Borrower:	
By signing below, you agree to the terms of this Agreement as i against the Property. You are not a "Borrower" and are not per Agreement. You agree, however, that Citibank has a claim again Agreement.	rso ally liable for the indebtedness owed under the
	TÓ
STATE OF ILLINOIS)SS County of Cook	
I, the undersigned, a Notary Public in and for said County, in the State VALENTINO and DEBORAH L. VALENTINO. personally know subscribed to the foregoing instrument, appeared before me this day delivered the said instrument as his(her)(their) free and voluntary accounts of the said instrument as his(her)(their) free and voluntary accounts.	wn to me to be the same person(s) whose name(s) is(are) in person, and acknowledged that (s)he(they) signed sealed and
Given under my hand and official seal, this day of	APRIL 2005
My Commission Expires: 6-2-2006	Donna & Steps
OFFICIAL SEAL DONNA L. STEFL NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 8-2-2006	Notary Public

NBS-H-MOD-000-IL VALENTINO 2 of 4

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Citibank, F.S.B.	
By: Della Right White	
Name: Deblie PAthik-Uhity	
Title: AVP	
90	
STATE OF MISSOUP 1 3 SS:	
COUNTY OF ST. L. OUIS On this 18 h day of apr	in the year $\frac{2005}{5}$, before me
personally came 1) & b) & Part 21/2 duly sworn, did depose and say that he/she/they is/are Orncer(instrument and that he/she/they signed his/her/their name(s) or	of Citibank herein described and which executed the foregoing
Notary Public	0,
My Commission Expires: OS-2/-2007	JAMES L. STEVENSON Notary Public – State of Missouri City of St. Louis My Commission Expires May 21, 2007
	— — — — мау 21, 2007
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	Vis.
	My Commission Expires May 21, 2007

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NOTE AND MORTGAGE MODIFICATION AGREEMENT RIDER A – PROPERTY DESCRIPTION

The following described real property in the County of Cook, State of Illinois:

Lot 1 and the North 10 feet of Lot 2 in Block 40 in Gross First Addition to Grossdale, being a subdivision in the Northwest 1/4 of Section 34, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

Tax ID: 15-34-114-024

Property of Cook County Clerk's Office

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