



# UNOFFICIAL COPY

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



0532203045

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 04/01/2005, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and WAYNE J. VALENTINO and DEBORAH L. VALENTINO, HIS WIFE AS JOINT TENANTS, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at 3200 ARTHUR, BROOKFIELD, IL 60513.

**WHEREAS**, Borrower obtained a home equity line of credit from Lender, on 03/22/04, 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 0408249054 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 \$100,000.00; 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:

- 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.
- 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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- 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.
- 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.
- 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.**

Wayne J. Valentino      04/04/2005  
Borrower: **WAYNE J. VALENTINO**

Deborah L. Valentino      04/04/2005  
Borrower: **DEBORAH L. VALENTINO**

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.

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\_\_\_\_\_

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\_\_\_\_\_

STATE OF ILLINOIS      )SS  
County of COOK      )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **WAYNE J. VALENTINO and DEBORAH L. VALENTINO**, 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 4 day of APRIL 2005

My Commission Expires: 8-2-2006

Donna L. Stefl  
Notary Public



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**Citibank, F.S.B.**

By: Debbie Patrick White

Name: Debbie Patrick-White

Title: AVP

STATE OF MISSOURI }  
COUNTY OF ST. LOUIS } SS:

On this 18<sup>th</sup> day of April, in the year 2005, before me personally came Debbie Patrick White 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) in me to by authority of the board of directors of said corporation.

Notary Public  
My Commission Expires: 05-21-2007

JAMES L. STEVENSON  
Notary Public - State of Missouri  
City of St. Louis  
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