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citibank[®]

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



Doc#: 0535445059 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/20/2005 09:50 AM Pg: 1 of 4

Citibank
1000 Technology Drive, MS 221
O'Fallon, MO 63304
Attn.: Document Administration

NOTE AND MORTGAGE MODIFICATION AGREEMENT

Citibank Loan #105042113708000

[PROPERTY DESCRIPTION – SEE ATTACHED RIDER A]

THIS AGREEMENT is made and entered into this 05/09/2005, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and **PAUL WICEN and MARGARET WICEN W/T/A MARGORZATA WICENCIAK, HIS WIFE, IN JOINT TENANCY**, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at **9138 BELLEFORTE, MCPTON GROVE, IL 60053**.

WHEREAS, Borrower obtained a home equity line of credit from Lender, on 06/19/03, 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 0317645197 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 **\$70,000.00**; 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:

- 1. CREDIT LIMIT INCREASE.** Borrower and Lender hereby agree to increase the Credit Limit set forth in the Note to **\$120,000.00** and to modify the Security Instrument so that the principal amount secured by the Security Instrument is **\$120,000.00**.
- 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 BORROWER AGREE AND ACCEPT THE TERMS OF THIS AGREEMENT AS OF THE DATE FIRST ABOVE WRITTEN.

Paul Wicen 05/09/2005
 Borrower: PAUL WICEN

Margaret Wicen 05/09/2005
 Borrower: MARGARET WICEN W/T/T/A
 MARGORZATA WICENCIAK
Margorzata Wicenciak 5/9/05
 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 **PAUL WICEN and MARGARET WICEN W/T/T/A MARGORZATA WICENCIAK**, 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 9th day of May, 2005

My Commission Expires: 07-01-07

Rolland Royce Williams
 Notary Public

OFFICIAL SEAL
ROLLAND ROYCE WILLIAMS
 Notary Public, State of Illinois
 My Commission Expires 07/01/2007

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Citibank, F.S.B.

By: Cynthia Johnson

Name: CYNTHIA JOHNSON

Title: Unit Manager

STATE OF Missouri }
COUNTY OF St Louis } SS:

On this 12th day of May, 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

PROFESSIONAL CLERK'S OFFICE OF COOK COUNTY

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NOTE AND MORTGAGE MODIFICATION AGREEMENT RIDER A – PROPERTY DESCRIPTION

The real property situate in the County of Cook, State of Illinois is described as follows:

Lot 13 in Block 10 in Golf View Gardens being a Subdivision of the West 1/2 of Section 18, Township 41 North, Range 13 East of the Third Principal Meridian, according to the plat thereof recorded February 10, 1927, Book 103, Pages 30 and 31 as Document Number 9547835, all in Cook County, Illinois.

Tax ID: 10-18-301-017

Record and Returns
Nationwide Appraisal Services Corp.
Southpointe Plaza II, #300
380 Southpointe Blvd.
Canonsburg, PA 15317

Property of Cook County Clerk's Office