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Cook County Recorder of Deeds  
Date: 02/06/2006 10:52 AM Pg: 1 of 3

Property of Cook County Clerk's Office

## MODIFICATION OF HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE STATEMENT AND SECURITY INSTRUMENT

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**WHEN RECORDED MAIL TO:**  
COUNTRYWIDE HOME LOANS, INC.  
MSN SV-79 / DOCUMENT CONTROL DEPT.  
P.O. BOX 10266  
VAN NUYS, CALIFORNIA 91410-0266

SPACE ABOVE FOR RECORDERS USE

PARCEL ID #: 20-25-209-005  
By: DEBRA DIEKEN

COUNTRYWIDE HOME LOANS, INC.  
15778 S. LAGRANGE ROAD  
OPLAND PARK, IL 60462-

DOC ID #: 00012144103092064

ESCROW/CLOSING #:

THIS MODIFICATION OF HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE, STATEMENT AND SECURITY INSTRUMENT (this "Modification") is made as of the 17th day of January 2006, by and between LILLETT HUTT,

● HELOC-Credit Line Modification  
1U9801US (10/01)

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Initials: LDH



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("Borrower(s)") and  
 COUNTRYWIDE HOME LOANS, INC.  
 4500 Park Granada, Calabasas, CA 91302-1613  
 ("Lender"), with reference to the following facts:

A. Borrower(s) executed and delivered to Lender that certain Home Equity Credit Line Agreement and Disclosure Statement (the "Agreement") dated January 17th, 2006, evidencing a loan (the "Loan") in the principal amount of \$ 52,420.00, or so much thereof as may be advanced and readvanced from time to time under the Agreement. The Agreement is secured by the real property described in Exhibit A attached hereto (the "Property") pursuant to that certain Mortgage, Deed of Trust, Open End Mortgage or Deed to Secure Debt (the "Security Instrument") executed by Borrower(s) and recorded in the Official Records of COOK County, ILLINOIS on , as

Capitalized terms used herein without definition shall have the meanings set forth in the Agreement and Security Instrument.

B. Pursuant to the request of Borrower(s), Lender has agreed to make the following modifications to the Agreement and Security Instrument (check all applicable boxes):

- an increase in our Credit Limit to \$  
 an increase in the Margin to %.

In consideration of the foregoing, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. Modification. The Agreement and Security Instrument are modified as follows (check all applicable boxes):

- The Credit Limit set forth in paragraph 4 of the Agreement or maximum principal amount of the Loan is \$  
 The Margin as set forth in paragraph 5(D) of the Agreement is 3.500 %.

2. Representations of Borrower(s). Borrower(s) represent(s) to Lender that (1) except for the Security Instrument and any prior liens identified in the Security Instrument, there are no other liens, encumbrances or claims against the Property and (2) there has been no increase, amendment or modification of any prior security instrument identified in the Security Instrument.

3. Effect of Modification. Except as stated herein, the Agreement and Security Instrument are not altered, amended or modified and remain in full force and effect. None of Lender's rights thereunder are or shall be deemed to be prejudiced by reason of this Modification. Except as provided herein, this Modification shall not affect the lien or charge of the Security Instrument upon the Property.

4. Joint and Several Liability. The liability of Borrowers under this Modification is joint and several.

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This Modification has been signed by Lender and Borrower(s) as of the date first above written.

Lender:

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

WITNESS:

\_\_\_\_\_

*[Signature]* \_\_\_\_\_ (SEAL)  
Borrower: LILLETT HUTT

\_\_\_\_\_

Borrower: \_\_\_\_\_ (SEAL)

\_\_\_\_\_

Borrower: \_\_\_\_\_ (SEAL)

\_\_\_\_\_

Borrower: \_\_\_\_\_ (SEAL)

● HELOC - Credit Line Modification  
1U9803US (10/01)

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