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Cook County Recorder of Deeds
Date: 02/07/2006 01:57 PM Pg: 1 of 3

97039
1940057

Equity Account Number: 0025181967

19-22-405-047-0000

MEMORANDUM OF MODIFICATION AGREEMENT
Equity Line of Credit, Credit Limit Increase

This Memorandum of Modification Agreement (the "Memorandum") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto dated **May 28, 2004**, executed by **Raul Meza** and **Susana Meza** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **4107 W. Marquette Road, Chicago, IL 60629** in the County of **Cook**, State of **Illinois**, more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument was recorded on **February 23, 2005** in the official records as Instrument/Document No. **0505402324**. The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date and any renewals, extensions and modifications thereof, (including but not limited to, modifications increasing the Credit Limit) having a current Credit Limit of **\$22,900.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **January 17, 2006** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the Credit Limit provided for in the Note and Secured by the Security Instrument to **\$56,900.00**, and otherwise as more particularly contained in such Agreement. Except to the extent modified by the Agreement, all terms and conditions of the Note and Security Instrument remain unchanged and in full force and effect.

This Memorandum is executed this 18 day of January, 2006.

Borrower(s):

Raul Meza
Raul Meza

Susana Meza
Susana Meza

Lender:

World Savings Bank, FSB

By: Lisa M. Chapman
Lisa M. Chapman
Assistant Secretary

1/23/06

Attach Notary's Acknowledgment(s):

JAN 20 2006

UNOFFICIAL COPY

Equity Account Number: 0025181967
Page 2

ILLINOIS ACKNOWLEDGMENT

State of Illinois

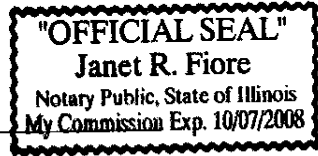
County of COOK

On JAN. 18, 2006, before me JANET R. FIORE
(Date) (Notary Name)

personally appeared **Raul Meza and Susana Meza**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature Janet R. Fiore
Notary Public in and for said County and State



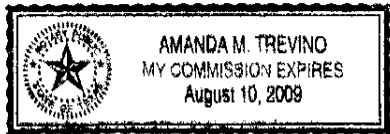
WITNESS(ES):

Alecia Kernes

[Signature]

State of Texas
County of Bexar
On this 23 Day of January
2006, before me, the undersigned
notary public, personally appeared
Lisa M. Chapman, known to
me to be the person(s) whose
name(s) is/are subscribed to the
within instrument and acknowledged
that he/she executed the same
for the purposes therein contained.

Amanda M. Trevino
Notary Public



Prepared By: Lisa M. Chapman
World Savings Bank
4101 Wiseman Blvd.
San Antonio, TX 78251

JAN 20 2006

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Order No. 97839 - 902324

Loan #: 25181967

Borrower: Raul Meza and Susana Meza, Husband and Wife, not as joint tenants or tenants in common but as tenants by the entirety

EXHIBIT A

LEGAL DESCRIPTION

Lot 3 and the East 5 feet of Lot 4 in Block 3 in the First Addition to Marquette Road Terrace being a Subdivision on the North 1/2 of the Northeast 1/4 of the South East 1/4 of Section 22, Township 38 North, Range 13 East of the Third Principal Meridian in Cook County, Illinois.

Assessor's Parcel No: 19-22-405-047-0000

Property of Cook County Clerk's Office