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P.O. Box 540817 GUERRERO, JUAN
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Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/02/2006 03:01 PM Pg: 1 of 4



MER # 100069700007400626

MODIFICATION AGREEMENT (Increase of Credit Limit)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), dated as September 14, 2005, by and between Mortgage Electronic Resgistration Systems Inc. (the "Lender") and **Juan Guerrero and Elizabeth Guerrero, Husband and Wife as Tenants by the Entirety** (the "Borrower"), provides:

WHEREAS, the Lender is the owner and holder of that certain mortgage, deed of trust or other security instrument (the "Security Instrument"), dated March 26, 2004 made by the Borrower to the Lender and recorded on May 11, 2004, as Document# 0413226227 County of Cook, State of Illinois securing the repayment of an indebtedness up to a maximum principal amount of \$ 27,000.00 plus interest owed by the Borrower to the Lender under the terms of a home equity line of credit agreement and promissory note (the "Account Agreement"), dated as of March 26, 2004; and

Legal Description: See Attached Schedule 'A'

WHEREAS, the Lender has agreed to increase the Credit Limit under the Account Agreement to Thirty-Seven Thousand Dollars, (\$ 37,000.00);

NOW, THEREFORE, for good and valuable consideration, the Lender and the Borrower agree as follows:

1. The Account Agreement is hereby modified to increase the Credit Limit to \$37,000.00
2. The Security Instrument is hereby modified to increase the maximum aggregate amount of principal to be secured at any one time from \$27,000.00 to \$ 37,000.00
3. Previous Amendment of existing agreement: The Agreement was previously amended on N/A by amendment recorded on N/A as N/A.
4. This Agreement shall be binding upon and inure to the benefit of the respective heirs, successors, and assigns of the parties.
5. (a) Unless otherwise defined in the Agreement, all capitalized terms shall have the same meaning as given in the Account Agreement and Security Instrument.

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(b) Nothing in the Agreement shall be construed to be a satisfaction or release in whole or in part of the Account Agreement and Security Instrument. Except as otherwise specifically provided in the Agreement, the Account Agreement and Security Instrument will remain unchanged, and the Borrower and the Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by the Agreement.

This Modification Agreement is given, executed and delivered by the undersigned on the same day and year first written above.

[Signature]

Borrower: Juan Guerrero

[Signature]

Borrower: Elizabeth Guerrero

Witness

Witness

Mortgage Electronic Registration Systems Inc.

[Signature]
Marnessa Birckett
Assistant Secretary



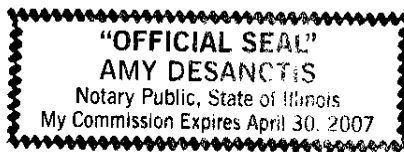
ACKNOWLEDGMENT OF BORROWER

STATE OF Illinois)
) SS
COUNTY OF Cook)

On September 28, 2005, before me, Amy De Sanctis, personally appeared Juan Guerrero and Elizabeth Guerrero, Husband and Wife as Tenants by the Entirety, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name 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]
Signature



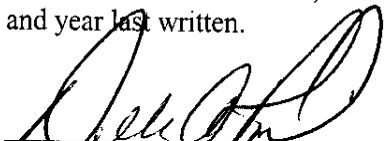
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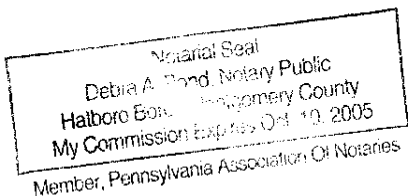
ACKNOWLEDGMENT OF LENDER

Commonwealth of Pennsylvania)
) SS
 County of Montgomery)

On 10-4, 2005 before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared **Marnessa Birckett**, to me personally known to be the **Assistant Secretary** of said corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation, Mortgage Electronic Registration Systems Inc. by the authority of its Board of Directors, and they acknowledge the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed.

IN WITNESS WHEREOF, I have hereunto signed my name and affixed my Notarial Seal the day and year last written.


 Notary Public in and for said County and State
 My Commission Expires:



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SCHEDULE A

LOT 24 IN BLOCK 4 IN FAIR OAKS TERRACE, A SUBDIVISION OF THE EAST 50 ACRES OF THE NORTH 75 ACRES OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID NUMBER: 16-05-103-028-0000

KNOWN AS: 140 LE MOYNE PARKWAY, OAK PARK, ILLINOIS 60302

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