

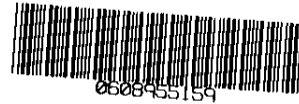
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Please return recorded document to:

RETURN TO: SMI/Wesley Hess / Job #530\_2505

P.O. Box 540817 Swanson, Joanne

Houston, TX 77254-0817 IL/ Cook



0608955159

Doc#: 0608955159 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/30/2008 03:23 PM Pg: 1 of 4

Account #:8004747770

MER # 100069700004747771

## MODIFICATION AGREEMENT

(Increase of Credit Limit)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), dated as December 27, 2005, by and between Mortgage Electronic Resgistration Systems Inc. (the "Lender") and **Joanne Swanson, an unmarried person** (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 9/4/03 made by the Borrower to the Lender and recorded on 10/31/03, as Document No. 0330433149 County of Cook, State of IL securing the repayment of an indebtedness up to a maximum principal amount of \$ 21,000.00 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 9/4/03; and

SEE ATTACHED LEGAL DESCRIPTION

WHEREAS, the Lender has agreed to increase the Credit Limit under the Account Agreement to Fifty Two Thousand Five Hundred Dollars, (\$ 52,500.00);

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 \$52,500.00
2. The Security Instrument is hereby modified to increase the maximum aggregate amount of principal to be secured at any one time from \$21,000.00 to \$ 52,500.00
3. Previous Amendment of existing agreement: The Agreement was previously amended on by amendment recorded on as Inst.#/Book/page.
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.  
(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

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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: Joanne Swanson

Borrower:  
[Signature]  
Witness

Witness

Mortgage Electronic Registration Systems Inc.

[Signature]  
Marissa Birckett  
Assistant Secretary



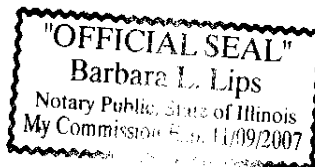
### ACKNOWLEDGMENT OF BORROWER

STATE OF Illinois )  
COUNTY OF Cook ) SS

On December 28, 20 05 before me, a Notary Public in and for said State and County, personally appeared Joanne Swanson, an unmarried person, 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 as his/ her/ their free act and deed.

[Signature]  
Notary Public

My Commission Expires: 11/09/2007



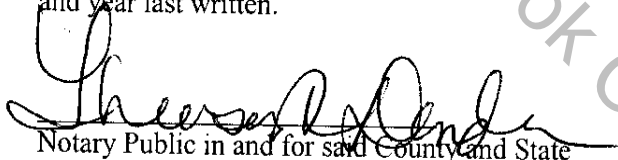
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## ACKNOWLEDGMENT OF LENDER

Commonwealth OF Pennsylvania \_\_\_\_\_ )  
 ) SS  
COUNTY OF Montgomery \_\_\_\_\_ )

On 1/30/08, 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:

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Theresa M. D'Andrea, Notary Public  
Horsham Twp., Montgomery County  
My Commission Expires October 14, 2008  
Member, Pennsylvania Association Of Notaries

Clerk's Office

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"Exhibit A"

## Legal Description Rider

Loan No.: 20034740.S

Borrower Name(s): JOANNE SWANSON

Property Address: 4754 NORTH DOVER STREET-UNIT 3G, CHICAGO, ILLINOIS 60640

UNIT 3-G IN THE DOVER PLACE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 287 AND LOT 288 (EXCEPT THE SOUTHERLY 40 FEET THEREOF) IN SHERIDAN DRIVE SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF THE WEST 1/2 OF THE SAID NORTHWEST 1/4 OF SECTION WHICH LIES NORTH OF THE SOUTH 800 FEET THEREOF AND EAST OF GREEN BAY ROAD, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 90222372, AS AMENDED, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

14-17-101-030-1020

Office of Cook County Clerk's Office



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Rev 05/1303