



Doc#: 0621627076 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 08/04/2006 01:27 PM Pg: 1 of 3

Prepared by:
GMAC Mortgage Corporation
500 Enterprise Road
Horsham, PA 19044
Attn: Joe Schrader

Account #:8002648632
MER # 100069700002648633

Return to
US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117
326.52585

MODIFICATION AGREEMENT
(Increase of Credit Limit)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), dated as March 21, 2006, by and between Mortgage Electronic Resgistration Systems Inc. (the "Lender") and **Carl James Conti and Maria C. Conti, His Wife in Joint Tenancy** (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 **September 17, 2003** made by the Borrower to the Lender and recorded on **January 15, 2004**, as **Document# 0401531040** County of **Cook**, State of **Illinois** securing the repayment of an indebtedness up to a maximum principal amount of **\$175,300.00** 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 **September 17, 2003**; and

Legal Description: See Attached Schedule 'A'

WHEREAS, the Lender has agreed to increase the Credit Limit under the Account Agreement to Three Hundred Thousand Dollars, (\$ 300,000.00);

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 \$300,000.00
2. The Security Instrument is hereby modified to increase the maximum aggregate amount of principal to be secured at any one time from \$175,300.00 to \$ 300,000.00
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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UNOFFICIAL COPY

(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.

Carl J. Conti
Borrower: Carl James Conti

Maria C. Conti
Borrower: Maria C. Conti

Pat Kennard
Witness: Pat Kennard

[Signature]
Witness: [Signature]

Mortgage Electronic Registration Systems Inc.

[Signature]
Marnessa Birckett
Assistant Secretary



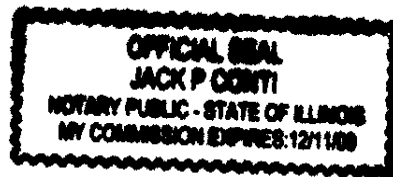
ACKNOWLEDGMENT OF BORROWER

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On 28 MARCH, 2006, before me, JACK P. CONTI, personally appeared Carl James Conti and Maria C. Conti, His Wife in Joint Tenancy, 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

Jack P. Conti
Signature JACK P. CONTI



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Customer Name: CARL CONTI

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Application #: 8002648633

Order #: 5725715

Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED INST#, 86354072, ID# 12-36-405-033, BEING KNOWN AND DESIGNATED AS

THE NORTH 50 FEET OF LOT 5 IN BLOCK 10 (EXCEPT THE WEST 8 FEET DEDICATED FOR ALLEY) IN MILLS AND SON'S GREEN FIELDS SUBDIVISION, A SUBDIVISION IN SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

BY FEE SIMPLE DEED FROM LENA CHRISTIE AS SET FORTH IN INST# 86354072 DATED 08/12/1986 AND RECORDED 08/14/1986, COOK COUNTY RECORDS, STATE OF ILLINOIS.

**U32852585-01HC03**

MODIFIC AGREEMEN
LOAN# 8002648633
US Recordings