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Doc#: 0624406046 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/01/2006 10:11 AM Pg: 1 of 4

Property of Cook County Clerk's Office

MORTGAGE

Please return document to:

When recorded mail to:
First American Title Insurance Co.,
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
ATTN: NATIONAL RECORDINGS

Parcel Number

13-09-100-011-0000

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y/f/c

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HOME EQUITY LOAN PLAN ACCOUNT MODIFICATION

Space above this line for recording data

Application # 06071/2032

Account # 0004746584799001254

Tax Parcel Identifier Number 13-09-100-011-0000

THIS AGREEMENT is made by and between BARBARA OTAKE AND ELIZABETH ROGOWSKI AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

And Associated Bank, for the purpose described below.

9944091

- A. You established a Home Equity Loan Plan with Associated Bank on 11/23/01. Your account is evidenced in part by the following documents:
 - 1) A Home Equity Loan Account Agreement;
 - 2) A Mortgage Note; and
 - 3) A Real Estate Mortgage.
- B. Your Account specified a credit limit of \$ 100,000.00, which is also the amount of the Mortgage Note and Real Estate Mortgage. You have requested Associated Bank to increase your credit limit in the amount of \$ 75,000.00 which has been approved.
- C. This Modification Agreement increases the mortgage amount on the real estate described more fully in the Real Estate Mortgage, which was recorded in the Office of the Register of Deeds for Cook County on 12/13/01 in Reel/Volume Number _____, Image/Page Number 0, as Document Number 0011183107.

See attached legal description

AGREEMENT

The above referenced Borrower(s) and Associated Bank therefore mutually agree as follows:

- 1. Your Equity Loan Plan Account Agreement, Mortgage Note, and Real Estate Mortgage described above is modified to provide for a credit limit of \$ 175,000.00 which will be your new credit limit, and the amount of your Mortgage Note and Real Estate Mortgage is increased to an amount equal to the new credit limit.

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Appl # 0607109082

Loan # 0004746584799001254

2. The principal amount referenced in the Real Estate Mortgage securing the Equity Loan Plan Account and Mortgage Note # 0004746584799001254 is increased to an amount equal to the modified credit limit. Any reference to the amount of the mortgage in the Real Estate Mortgage securing this Equity Loan Plan Agreement and Mortgage Note shall equal the modified credit limit pursuant to this Modification Agreement.
3. All other terms and conditions of the Equity Loan Plan Account Agreement and Mortgage Note and Real Estate Mortgage remain the same and are not affected by the modification.
4. Notwithstanding the foregoing, you will not make and we will not be obligated to honor any purchases or cash advances in excess of your old credit limit until any rescission period applicable to the increase in your credit limit, according to this Modification, has expired, and we are reasonably satisfied that no person with the right to rescind the amount of the increased credit limit has done so.

Each person who has signed below acknowledges receiving an exact copy of this Agreement. The undersigned acknowledges receipt of an exact and completed copy of the Mortgage.

Signed and Sealed this 27 day of July, 2006.

Barbara A Otake (SEAL)

Elizabeth A Rogowski (SEAL)

* BARBARA A OTAKE

* ELIZABETH A ROGOWSKI

(SEAL)

(SEAL)

* _____

* _____

This instrument was drafted by Diane Lemon

After recording, return to: ~~Associated Bank, 1305 Main Street, P. O. Box 226, Stevens Point, WI 54481~~

*Type or print name signed above.

ACKNOWLEDGEMENT

STATE OF ILLINOIS)
) SS
COOK County)

I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY THAT

BARBARA OTAKE AND ELIZABETH ROGOWSKI, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

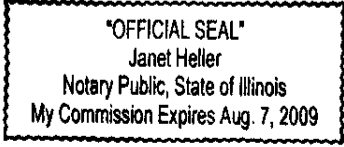
Personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein, set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal this 27 day of July, 2006.

Janet Heller
(Notary Public)

* Janet Heller

Commission Expires: 8/7/2009



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EXHIBIT "A"

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF ILLINOIS, COUNTY OF COOK, WITH A STREET LOCATION ADDRESS OF 5527 N CENTRAL AVE; CHICAGO, IL 60630-1306 CURRENTLY OWNED BY BARBARA A. OTAKE AND ELIZABETH A. ROGOWSKI HAVING A TAX IDENTIFICATION NUMBER OF 13-09-100-011-0000 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 11183106 DATED 11/23/2011 AND FURTHER DESCRIBED AS L11 BRITIGANS ELSTON AVENUE RESUBD NW1/4 NW1/4 S9 T40N R13E.

13-09-100-011-0000

5527 N CENTRAL AVE, CHICAGO, IL 60630-1306

0607109082

29378577/f/or

 OTAKE
9944091

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT



When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: FT1120

Property of Cook County Clerk's Office