



Doc#: 0634522017 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/11/2006 08:51 AM Pg: 1 of 4

Please return recorded document to:

RETURN TO: SMI/Wesley Hess / Job #530\_2505  
P.O. Box 540817 Hanley, Christopher  
Houston, TX 77254-0817 IL/ Cook



Account #: 8601370839  
MER # 100104500000107054



## MODIFICATION AGREEMENT (Increase of Credit Limit)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), dated as February 23, 2006, by and between Mortgage Electronic Registration Systems Inc. (the "Lender") and **Christopher J Hanley and Mary K Hanley** (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 16, 2005 made by the Borrower to the Lender and recorded on 9/26/2005, as DOC# 0526927036 County of Cook, State of IL securing the repayment of an indebtedness up to a maximum principal amount of \$ 111,000.00 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 September 16, 2005; and

WHEREAS, the Lender has agreed to increase the Credit Limit under the Account Agreement to One Hundred Thirty-Seven Thousand Dollars, (\$ 137,000.00);

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 \$137,000.00
2. The Security Instrument is hereby modified to increase the maximum aggregate amount of principal to be secured at any one time from \$111,000.00 to \$ 137,000.00
3. Previous Amendment of existing agreement: The Agreement was previously amended on N/A by amendment recorded on N/A as Inst.#/Book/pageN/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.  
  
(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

54  
P-4  
5  
M-7  
GHC

# UNOFFICIAL COPY

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.

*Christopher Hanley*  
Borrower: Christopher Hanley

*Mary Hanley*  
Borrower: Mary Hanley

*Mary Ann Ferguson*  
Witness

*[Signature]*  
Witness

Mortgage Electronic Registration Systems Inc.

*[Signature]*  
Marnessa Birckett  
Assistant Secretary



### ACKNOWLEDGMENT OF BORROWER

STATE OF IL )  
 ) SS  
COUNTY OF COOK )

On FEBRUARY 24<sup>th</sup>, 2006, before me, a Notary Public in and for said State and County, personally appeared Christopher J Hanley and Mary K Hanley, 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.

*Cynde Kirsch*  
Notary Public

My Commission Expires: 10-14-2008



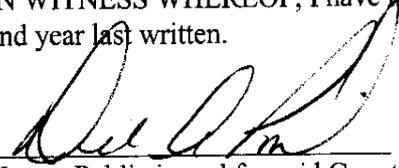
# UNOFFICIAL COPY

## ACKNOWLEDGMENT OF LENDER

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

On 4-20-09, 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  
Debra A. Pond, Notary Public  
Hatboro Boro, Montgomery County  
My Commission Expires Dec. 13, 2009  
Member, Pennsylvania Association of Notaries

COOK County Clerk's Office

# UNOFFICIAL COPY

## Schedule A

Lot 9 in block 1 in peck terrace, a subdivision of the north 780 9 feet of the west  $\frac{1}{2}$  or the north east  $\frac{1}{4}$  of section 5, township 38 North, range 12, East of the third principal meridian and also of that part of section 32, township 39 North, range 12, east of the third principal meridian lying south of the center line of Ogden avenue and east of the north and south center line of section 5, township 38 north, range 12, east of the third principal meridian extended from the south in cook county Illinois

Tax ID# 18-05-200-020

Known as: 128 N Peck Ave Lagrange IL 60525

Property of Cook County Clerk's Office