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Recording Requested By:
Bank of America, NA
9000 SOUTHSIDE BLVD., BLD 700
JACKSONVILLE, FL 32256
PREPARED BY: BERNARD WARD

Doc#: 0708713033 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/28/2007 09:03 AM Pg: 1 of 5

Record and Return To:
Fiserv Lending Solutions
27 Inwood Road
ROCKY HILL, CT 06067
Loan Number: 68951001353999



Lou, Edward P

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 14th day of DECEMBER, 2006, between EDWARD P LOU ("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated OCTOBER 15, 2004 and recorded in Book or Liber at page(s) instrument or document number 0436412030 of the Land Records of COOK, ILLINOIS [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1875 N BURLING ST APT 3F, CHICAGO, ILLINOIS 60614-5148

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.
THE PRINCIPAL AMOUNT SECURED BY THE DEED OF TRUST HAS CHANGED FROM \$80,000.00 TO \$106,000.00.

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MODIFICATION. Lender and Borrower hereby agree to modify the Security Instrument as follows:

The Terms of the Agreement and the Security Instrument are modified to increase the Credit Limit set forth in the Agreement and Instrument to a Credit Limit of \$ 106,000.00

The Maturity Date of the Security Instrument is changed and extended to DECEMBER 14, 2031

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.


 _____ (Seal) _____ (Seal)
 EDWARD P LOU -Borrower -Borrower

_____ (Seal) _____ (Seal)
 -Borrower -Borrower

_____ (Seal) _____ (Seal)
 -Borrower -Borrower

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[Space Below This Line For Acknowledgment]

State of Illinois)

County of Cook) ss.

On December 14, 2006 before me, Tiffany Snyder
personally appeared EDWARD P LOU

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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



NOTARY SEAL

Tiffany Snyder
NOTARY SIGNATURE

Tiffany Snyder
(Typed Name of Notary)

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MODIFICATION OF SECURITY INSTRUMENT (Continued)

LENDER:

BANK OF AMERICA, N.A.

x Jessica Bonner (Seal)
Authorized Officer

LENDER ACKNOWLEDGEMENT

STATE OF FLORIDA)

) SS

COUNTY OF DUVAL)

On this 8 day of February, 2007, before me, the undersigned Notary Public, personally appeared JESSICA BONNER and known to me to be the Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Stephanie M. Brown

Residing at Jacksonville, FL

Notary Public in and for the State of Florida

My Commission Expires:



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SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF COOK AND STATE OF ILLINOIS, DESCRIBED AS FOLLOWS:

UNIT NUMBER 3W, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"):

THE SOUTH 33 FEET OF THE NORTH 66 FEET OF THE WEST HALF OF THAT PART LYING BETWEEN ORCHARD AND BURLING STREET OF THE SOUTH EAST QUARTER OF LOT 22 IN BLOCK 2 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE WEST HALF OF THE SOUTH WEST QUARTER OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THAT CERTAIN DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENT, RESTRICTIONS AND COVENANTS AND BY-LAWS FOR 1875 NORTH BURLING CONDOMINIUM MADE BY THE BANK OF RAVENSWOOD, A BANKING ASSOCIATION OF CHICAGO, ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 5, 1976 AND KNOWN AS TRUST NUMBER 1971, RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS AS DOCUMENT NUMBER 24416170, TOGETHER WITH AN UNDIVIDED 17.8 PER CENT INTEREST IN SAID PARCEL, (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE CONDOMINIUM ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY).

PARCEL ID: 14-33-301-107-1003

PROPERTY ADDRESS: 1875 NORTH BURLING STREET APT

Cook County Clerk's Office