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Doc#: 0710360014 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/13/2007 10:11 AM Pg: 1 of 4

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

When recorded return to: (H)
Custom Title Solutions
2550 N. Redhill Ave.
Santa Ana, CA 92705
(800)756-3524 ext. 5996 or 5660

3235681

Equity Account Number: 0032288227

PIN 10-35-110-039

MEMORANDUM OF MODIFICATION AGREEMENT
Equity Line of Credit, Credit Limit Increase

This Memorandum of Modification Agreement (the "Memorandum") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto dated **March 9, 2006**, executed by **Audelia Avila** and **Ramon Avila** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **3254 S. Avers Avenue, Chicago, IL 60623** in the County of **Cook**, State of **Illinois**, more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument was recorded on **April 24, 2006** in the official records as Instrument/Document No. **0611415087**. The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date and any renewals, extensions and modifications thereof, (including but not limited to, modifications increasing the Credit Limit) having a current Credit Limit of **\$13,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **March 9, 2007** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the Credit Limit provided for in the Note and Secured by the Security Instrument to **\$20,000.00**, and otherwise as more particularly contained in such Agreement. Except to the extent modified by the Agreement, all terms and conditions of the Note and Security Instrument remain unchanged and in full force and effect.

This Memorandum is executed this 14 day of 3, 2007.

Borrower(s):

Audelia Avila
Audelia Avila

Ramon Avila
Ramon Avila

Lender:

World Savings Bank, FSB
By: Amanda M. Trevino 3/16/07
Amanda M. Trevino
Assistant Secretary

Attach Notary's Acknowledgment(s):

Received
MAR 16 2007
ELOC Servicing

S-N?
P-4
M-1
Sur

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Equity Account Number: 0032288227

TEXAS ACKNOWLEDGMENT

State of Texas

County of Bexar

On 05/16/07, before me Deron Edens
(Date) (Notary Name)

personally appeared **Amanda Trevino**, 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.

Signature *Deron Edens*
Notary Public in and for said County and State

WITNESS(ES):



Public of Cook County Clerk's Office

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APN Number: 16-35-110-039

Order No.: 3235681

EXHIBIT "A"

LOT 134 IN EDWIN R. FAY'S 31ST STREET RESUBDIVISION OF PART OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WITH THE APPURTENANCES THERETO.

Property of Cook County Clerk's Office