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Please return recorded document to:

RETURN TO: SLS/Leah Boedeker / 530_2505
P.O. Box 36369 HOLSTE, DAVID
Houston, TX 77236 COOK

Doc#: 0711509090 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/25/2007 01:49 PM Pg: 1 of 4



Account #: 8601280424
MER # 100293500000059421

MODIFICATION AGREEMENT (Increase of Credit Limit)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), dated as November 28, 2006, by and between Mortgage Electronic Registration Systems Inc. (the "Lender") and **David P. Holste, as Trustee of Trust Dated 11/30/04** (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 6/22/05 made by the Borrower to the Lender and recorded on 7/18/05, as Document# 0519935311 County of Cook, State of IL securing the repayment of an indebtedness up to a maximum principal amount of \$ 40,000.00 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 6/22/05; and

WHEREAS, the Lender has agreed to increase the Credit Limit under the Account Agreement to Fifty Two Thousand Dollars, (\$ 52,000.00);

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 \$52,000.00
2. The Security Instrument is hereby modified to increase the maximum aggregate amount of principal to be secured at any one time from \$40,000.00 to \$52,000.00
3. Previous Amendment of existing agreement: The Agreement was previously amended on N/A by amendment recorded on N/A as Inst.#/Book/page 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.

(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

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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.



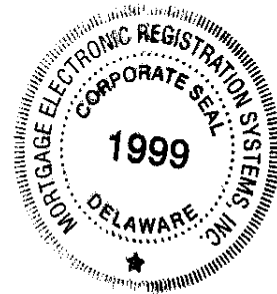
Borrower: David P. Holste

Borrower:

Witness:

Witness

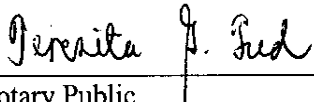
Mortgage Electronic Registration Systems Inc.


Marnessa Birckett
Assistant Secretary

ACKNOWLEDGMENT OF BORROWER

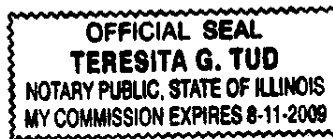
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On NOV 30, 2006, before me, TERESITA TUD a Notary Public in and for said State and County, personally appeared David P. Holste, as Trustee of Trust Dated 11/30/04, 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 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.



Notary Public

My Commission Expires: 8-11-09



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ACKNOWLEDGMENT OF LENDER

Commonwealth OF Pennsylvania _____)
) SS
 COUNTY OF Montgomery _____)

On _____, 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.

Tamika Scott
 Notary Public in and for said County and State
 My Commission Expires:

COMMONWEALTH OF PENNSYLVANIA
 Notarial Seal
 Tamika Scott, Notary Public
 Horsham Twp., Montgomery County
 My Commission Expires Nov. 27, 2010
 Member, Pennsylvania Association of Notaries

Produce of Cook County Notary's Office

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SCHEDULE "A"

JOB # 530_2505

LOAN # 8601280424

LOT 243 IN IVY HILL SUBDIVISION UNIT NUMBER 7, BEING A SUBDIVISION OF PART OF THE SOUTH $\frac{1}{2}$ OF THE NORTHEAST $\frac{1}{4}$ OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office