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This instrument was prepared by:
Ameriprise Bank, FSB
8201 Cypress Plaza Boulevard
Jacksonville FL 32256
3990001720

Doc#: 0713401027 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/14/2007 07:25 AM Pg: 1 of 4

Parcel I.D. Number: 24-11-407-006-0000

After recording, please return to:

Ameriprise Bank, FSB
8201 Cypress Plaza Boulevard
Jacksonville FL 32256

[Space Above This Line For Recording Data]

4660853

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND OPEN-END DEED OF TRUST/MORTGAGE

11560638

THIS MODIFICATION AGREEMENT (this "Agreement"), dated February 28, 2007 is made between Ameriprise Bank, FSB (the "Bank") and Bruce J. Anderson and Joan E. Anderson (the "Borrower"). In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean the Bank. All capitalized terms not defined herein shall have the same meaning as given in the Line of Credit Agreement (as hereinafter defined).

A. You have previously entered into a Home Equity Line of Credit Agreement (the "Line of Credit Agreement") with American Express Bank, FSB dated April 25, 2002 for \$50,000, which is secured by a Deed of Trust/Mortgage of the same date recorded as Instrument No.0020591147 of the Cook County Land Records (the "Security Instrument"), covering real property located at 10005 S. Spaulding Ave., Evergreen Park, Illinois 60805 (the "Property"), (collectively, the "Loan Documents"); and

B. You have requested and we have agreed to modify certain terms of the Line of Credit Agreement as hereinafter set forth.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you and we agree as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT. Effective as of February 28, 2007 (the "Effective Date"), the Line of Credit Agreement shall be modified in the following respects:

1. Extension of Maturity Date. The Maturity Date for your Credit Line is hereby extended to March 25, 2027.

2. Extension of Draw Period. The Draw Period for your Credit Line is hereby extended so that it will now end on the last day of the monthly billing cycle in which the 10 year anniversary of the opening of your account occurred.

3. Minimum Monthly Payments. The number of minimum monthly payments to be made by you during the remainder of the Draw Period, as extended, will be sixty months (60).

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B. MODIFICATION OF SECURITY INSTRUMENT. As of the Effective Date, the Security Instrument shall be modified to extend the Maturity Date from March 25, 2017 to March 25, 2027.

C. OTHER TERMS

1. Except as to changes described in Section B of this Agreement, this Agreement shall not affect our security interest in, or lien priority on, the Property.

2. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

3. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents

4. By signing this Agreement, you represent and warrant to us that you have no counterclaims, set-offs or defenses to our rights under the Loan Documents.

5. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Loan Documents, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

X Nancy C. Murphy
Print Name: NANCY C. MURPHY

X Nancy C. Murphy
Print Name: NANCY C. MURPHY

BORROWER:

X Joan E. Anderson
Print Name: Joan E. Anderson
Date: 3-20-07

X Joan E. Anderson
Print Name: Joan E. Anderson
Date: 3-20-07

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NOTARY ACKNOWLEDGMENT

STATE OF ILLINOIS, COUNTY/CITY OF COOK, TO WIT:

On this, the 20th day of March, 2007, before me, the undersigned officer, personally appeared Bruce & Joan Anderson known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained as his/her/their free act and deed.

In witness whereof, I hereunto set my hand and official seal.



X Nancy C Murphy
Print Name: NANCY C MURPHY
Notary Public

My commission expires: 1/23/08

LENDER:

Ameriprise Bank, FSB

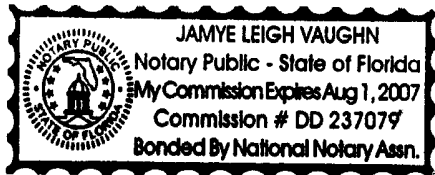
By: Ali M. Engle
Name: Ali M. Engle
Title: Assistant Vice President
Date: 04/05/2007

LENDER ACKNOWLEDGMENT

STATE OF Florida, COUNTY OF Duval, to wit:

On this, the 5th day of April, 2007, before me, the undersigned officer, personally appeared Ali M Engle, who acknowledged himself/herself to be a AVP of Ameriprise Bank, FSB, a federal savings bank, and that he/she as such AVP, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as AVP.

In witness whereof, I hereunto set my hand and official seal.



X Jamye Vaughn
Print Name: _____
Notary Public

My commission expires on 8/07

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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 18 IN BLOCK 2 IN PEACE MEMORIAL RESUBDIVISION OF BLOCK 2 (EXCEPT LOTS 8 TO 17 BOTH INCLUSIVE) ALL OF BLOCKS 3 AND 4 (TOGETHER WITH VACATED PART OF WEST 101ST STREET AND PUBLIC ALLEYS IN SAID BLOCKS 3 AND 4 (EXCEPT THE SOUTH 2.31 FEET OF LOT 2 ALL OF LOT 3 AND LOT 4 (EXCEPT THE SOUTH 4.35 FEET THEREOF) TOGETHER WITH THE EAST 7 FEET OF VACATED ALLEY LYING WEST OF AND ADJOINING SAID LOTS IN SAID BLOCK 3) IN CHASE'S ADDITION TO WASHINGTON HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTH EAST 1/4 AND THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 11, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 24-11-407-006-0000

BRUCE J. ANDERSON AND JOAN E. ANDERSON, NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY

10005 SOUTH SPAULDING AVENUE, EVERGREEN PARK IL 60805

Loan Reference Number : 3990001720

First American Order No: 11560638

Identifier: FIRST AMERICAN LENDERS ADVANTAGE



First American Title Insurance Co.
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: FACT