



Doc#: 0720701164 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/26/2007 11:23 AM Pg: 1 of 4



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

ALLETTO, SALVATORE

FLS # _____

NOTE AND MORTGAGE MODIFICATION AGREEMENT

Citibank Loan #107062611614000

[PROPERTY DESCRIPTION – SEE ATTACHED RIDER A]

THIS AGREEMENT is made and entered into this 07/10/2007, by and between Citibank, N.A., whose place of business is 3900 Paradise Road, Suite 127, Las Vegas, NV 89109 (the "Lender"), and **SALVATORE J. ALLETTO**, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at 7942 164TH COURT, TINLEY PARK, IL 60477.

WHEREAS, Borrower obtained a home equity line of credit from Lender, on 11/17/05 and recorded on 12/08/05, which line of credit is evidenced by a Home Equity Line of Credit Agreement and Disclosure (referred to herein as the "Note") and secured by a Security Instrument ("Security Instrument") in the form of a mortgage or deed of trust recorded as 0534249072 of the Official Records of **COOK** county (or if secured by a co-op, a security interest in the stock ownership of the co-op). The original Security Instrument was in the principal amount of \$65,000.00; and

WHEREAS, all terms used herein and not otherwise defined shall have the meaning set forth in the Note; and

WHEREAS, Borrower has requested that the Credit Limit set forth in the Note be increased, and Lender is willing to allow the Credit Limit to be so increased.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Lender and Borrower agree as follows:

1. **CREDIT LIMIT INCREASE.** Borrower and Lender hereby agree to increase the Credit Limit set forth in the Note to \$113,500.00 and to modify the Security Instrument so that the principal amount secured by the Security Instrument is \$113,500.00, an increase of \$48,500.00.
2. **NO OTHER MODIFICATION.** Except as otherwise set forth herein, all other terms and conditions of the Note and Security Instrument shall remain unchanged and in full force and effect.
3. **SECURITY INSTRUMENT.** Lender and Borrower agree that the Security Instrument described above will continue to secure all obligations to Lender under the Note as modified by this Agreement. Nothing in this Agreement will affect or impair Lender's security interest in, or lien priority on, the property described in the Security Instrument, and/or be construed to be a novation, satisfaction or a partial or total release of the Note or Security Instrument.

UNOFFICIAL COPY



Citibank, N.A.

By: Jennifer L Curtis

Name: Jennifer L Curtis

Title: Unit Manager

STATE OF MISSOURI

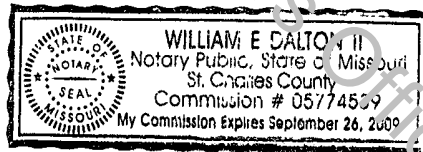
}
} SS:

COUNTY OF ST. LOUIS

On this 16th day of July, in the year 2007, before me personally came Jennifer L Curtis to me known, who, being by me duly sworn, did depose and say that he/she/they is/are Officer(s) of Citibank herein described and which executed the foregoing instrument and that he/she/they signed his/her/their name(s) there to by authority of the board of directors of said corporation.

Notary Public

My Commission Expires: 9/26/09



UNOFFICIAL COPY

SCHEDULE "A"

ALL THAT REAL PROPERTY SITUATE IN COOK COUNTY AND STATE OF ILLINOIS, DESCRIBED AS FOLLOWS:

UNIT 98 IN LOT 4 IN BREAKSTONE ESTATES UNIT 6, PHASE 2, BEING A SUBDIVISION OF THE NORTHWEST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 24, OF THE SOUTHWEST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 24; OF THE SOUTHEAST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 24; OF PART OF THE NORTHEAST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 24; ALSO OF PART OF THE NORTHWEST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 25; ALL IN TOWNSHIPS 36 NORTH, RANGE 12 EAST OF THE 3rd PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AS DELINEATED ON SURVEY OF LOT 4, WHICH SURVEY IS ATTACHED AS EXHIBIT A-1 TO DECLARATION MADE BY BEVERLY BANK AS TRUSTEE UNDER TRUST NO. 83131, RECORDED IN OFFICE F RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT 21860503, DATED APRIL 7, 1972 TOGETHER WITH AN UNDIVIDED 3.2044% INTEREST IN SAID LOT 4, AFORESAID (EXCEPTING FROM SAID LOT 4 ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.

KNOWN: 7942 164th CT

PARCEL: 27-24-307-006-1002

Cook County Clerk's Office