

UNOFFICIAL COPY



After Recording Return To:
National City Bank
Lending Services Brecksville
P O Box 5570, Loc. #7120
Cleveland, OH 44101

Doc#: 0728808124 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/15/2007 09:54 AM Pg: 1 of 4

When recorded return to:
First American Title Insurance Co.,
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
ATTN: NATIONAL RECORDINGS

Future Advance Money Mortgage Modification Agreement

(Credit Limit Amendment)

#12780077

This Modification of Future Advance Money Mortgage ("Modification") is executed and delivered on 8/01/2007
by CLAY COOPER AAND SHARON COOPER, HUSBAND AND WIFE, ("Mortgagor")
and National City Bank (successor by merger to National City Bank) (Bank").

1. This Modification is to the Future Advance Money Mortgage given by Mortgagor to the Bank dated 6/27/2006,
recorded in Liber/Volume N/A, Page N/A and/or as Document or Instrument No. 0621415108, and if
amended, in Liber/Volume _____, Page _____, and/or as Document or Instrument No. _____ in the
Cook County, Illinois records, ("Mortgage"), which Mortgage secures a home equity reserve line
of credit agreement dated 6/27/2006, and any extrns on, refinancing, renewal, modification, amendment,
substitution or replacement of the agreement (collectively the "Agreement") with a credit line of \$ 44200.00
("Credit Line"). The Mortgage covers the following property located in COOK County, Illinois (See
Attached Exhibit "A").

2. The Mortgage is modified to change the Credit Line as follows: (check whichever is applicable)

The Mortgage is modified to reflect an increase in the Credit Line by an additional principal amount of
\$ 23171.00 above and beyond that provided in the Agreement ("Additional Indebtedness").
Consequently, the parties agree to hereby increase to \$ 67371.00 (the total of the Credit Line and the
Additional Indebtedness) both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the
maximum amount of the unpaid balance of obligatory loan advances secured by in the Mortgage, in addition to
interest, attorneys' fees, charges, costs and any protective disbursements made by Bank as provided in the
Mortgage.

The Mortgage is modified to reflect a decrease in the Credit Line to \$ _____. Consequently, the
parties agree to hereby decrease to \$ _____ both: (i) the principal sum of the indebtedness secured
by the Mortgage, and (ii) the maximum amount of the unpaid balance of obligatory loan advances secured by in
the Mortgage, in addition to interest, attorneys' fees, charges, costs and any protective disbursements made by
Bank as provided in the Mortgage.

**THIS IS A FUTURE ADVANCE MORTGAGE.
THE MAXIMUM PRINCIPAL AMOUNT, EXCLUDING PROTECTIVE ADVANCES,
THAT MAY BE SECURED BY THE MORTGAGE IS \$ 67371.00**

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3. This Modification does not constitute a waiver or novation of the Agreement, Mortgage or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness evidenced by the Mortgage, as modified by this Modification, which mortgage liens and/or security interest are hereby agreed to be continued in full force and effect.

Property Address: 1445 W FARWELL AVE 1

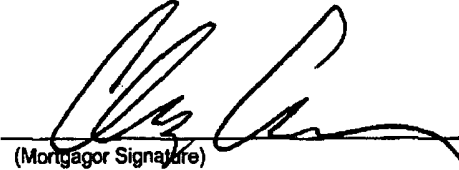
CHICAGO

IL 60626-3409

Signed and acknowledged in the presence of:



(Mortgagor Signature)



(Mortgagor Signature)

SHARON COOPER

Printed Name:

CLAY COOPER

Printed Name:

(Mortgagor Signature)

(Mortgagor Signature)

Printed Name:

Printed Name:

NATIONAL CITY BANK

By: 

Printed Name: David McAllester

Title: Licensed Banker

Prepared By: David McAllester

Address: 16 W Grand, Chicago IL 60616

COMPLETE AND ATTACH ACKNOWLEDGMENT

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ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Cook) SS:

The foregoing instrument was acknowledged before me on August 1, 2007,

by David McAlister

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on



[Signature]
Notary Public Edward C. Ketchaver

STATE OF Illinois)

COUNTY OF Cook) SS:

The foregoing instrument was acknowledged before me on August 1, 2007, by

David McAlister, a representative of National City Bank,

a national banking association, on behalf of said bank.



[Signature]
Notary Public Edward C. Ketchaver

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Exhibit A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS: UNIT 1445-1 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN WOLCOTT COURTS CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 0412632128. IN LOT 9 IN BLOCK 41 IN ROGERS PARK, A SUBDIVISION OF THE NORTHEAST 1/4 AND THAT PART OF THE NORTHWEST 1/4 LYING EAST OF THE RIDGE ROAD OF SECTION 31 AND ALSO THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32 AND ALL OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS. PARCEL 2: THE EXCLUSIVE RIGHT TO USE S-4 A LIMITED COMMON ELEMENTS, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THERETO, IN COOK COUNTY, ILLINOIS. First American Order No: 12780077

Permanent Parcel Number: 11-32-121-030-1004
 CLAY COOPER AAND SHARON COOPER, HUSBAND AND WIFE,

1445 WEST FARWELL AVENUE # 1, CHICAGO IL 60626
 Loan Reference Number: 023468499
 First American Order No : 34128943

COOPER
 12780077 IL
 FIRST AMERICAN LENDERS ADVANTAGE
 MODIFICATION AGREEMENT