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Doc#: 0815715003 Fee: \$40.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/05/2008 08:27 AM Pg: 1 of 3

476011

Prepared By:

Kathy A. Carrizales
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558



SWIATEK, NATALIE H.

Record and Return To:
Fiserv Lending Solutions
P.O. BOX 2590
Chicago, IL 60690

MODIFICATION OF NOTE AND LIEN

This Modification Agreement (Agreement) modifies, amends, and supplements one certain Equity Line of Credit Agreement and Disclosure Statement executed by Natalie H. Swiatek, who acquired title as Natalie H. Arrigo (Borrower) and the Mortgage/Deed of Trust securing same.

Borrower executed and delivered a Home Equity Line of Credit Agreement and Disclosure Statement (Note) dated May 10, 2006, in favor of USAA Federal Savings Bank (Lender) allowing Borrower to obtain advances from time to time from Lender in an aggregate amount not to exceed the principal sum of \$247,944.00 U.S. dollars. The Note is secured by an Open-End Mortgage/Deed of Trust (Mortgage) of even date with the Note, recorded August 8, 2006 in public land records of Cook County, State of IL at Doc#: 0615945037, and encumbering the property described in Exhibit A attached hereto and made a part hereof for all purposes.

In accordance with the terms of the Note, Lender has decreased the maximum credit available under the terms of the Note and Mortgage.

1. The maximum credit available to Natalie H. Swiatek pursuant to the Note is hereby decreased to the principal sum of \$225,344.00 (New Maximum Credit Available), and the Mortgage is hereby amended to reflect the New Maximum Credit Available.

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1. This Agreement is effective November 28, 2007.
2. The Mortgage continues to secure all sums advanced under the terms of the Note and the Mortgage as modified hereby.
3. Except as specifically modified by this Agreement, all terms and provisions of the Note and Mortgage remain in full force and effect and enforceable in accordance with their terms.

USAA Federal Savings Bank

By: Kathy A. Carrizales

Name: Kathy A. Carrizales

Title: Bank Fulfillment Specialist

STATE OF TEXAS §
 §
 COUNTY OF BEXAR §

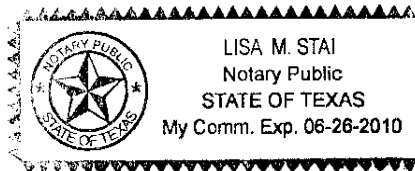
This instrument was acknowledged before me on the 12th day of May, 2008,

by Kathy A. Carrizales, of USAA Federal Savings Bank.

X Lisa M. Stai
Lisa M. Stai

Notary Public

My Commission Expires: 06/26/2010



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SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN DES PLAINES, COUNTY OF COOK,
AND STATE OF ILLINOIS, TO WIT:

LOT 22 IN BLOCK 1 AND DES PLAINES MANOR TRACT NO. 1, A SUBDIVISION OF PARTS OF
SECTIONS 17 AND 20, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID: 09-17-306-023-0000

PROPERTY KNOWN AS: 587 WEBFORD AVE

Property of Cook County Clerk's Office