

# UNOFFICIAL COPY



Doc#: 0828829075 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/14/2008 03:35 PM Pg: 1 of 4

## RECORDING REQUESTED BY

## WHEN RECORDED MAIL TO

Wells Fargo Bank, N. A.  
Attn: Doc. Management MAC B6955-011  
PO Box 31557  
Billings, MT 59107-1557

## MODIFICATION OF AGREEMENT

### (INDEX AS A MODIFICATION OF DEED OF TRUST/MORTGAGE)

THIS AGREEMENT made this Tuesday, September 30, 2008 by Wells Fargo Bank, N. A. ("Lender"), and Lisa A. Misher, A Single Woman And Susan J. Curry, A Single Woman ("Borrower"). Borrower previously executed a revolving Credit Agreement ("Credit Agreement") dated January 13, 2006 with a credit limit in the amount of \$50,000.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust or Mortgage ("Security Agreement") dated January 13, 2006, for the use and benefit of Lender, which was recorded on February 2, 2006 as DOC. # 0603305184 of the official records in the Office of the Recorder of Cook County, State of IL.

As of the date of this agreement, Lender and Borrower acknowledge that the outstanding principal balance under the Credit Agreement and secured by the Security Agreement is \$9,030.54 and that the accrued, unpaid interest under the Credit Agreement and secured by the Security Agreement is \$37.75. Additional interest shall continue to accrue on the outstanding principal balance from the next calendar day following September 30, 2008 at the rate of \$01.30 per diem until paid.

For good and valuable consideration, Lender and Borrower agree to modify and/or supplement the terms of the Credit Agreement and Security Agreement, including any subsequent amendments, modifications and/or extensions, as follows:

To change the Borrower's credit limit under the above referenced Credit Agreement from \$50,000.00 to \$12,500.00.

Lender and Borrower acknowledge and agree that the Security Agreement secures the payment of any and all amounts due or to become due under the Credit Agreement, as hereby modified.

By executing this Revision Agreement ("Agreement"), Lender in no way is obligated to grant subsequent extensions of the maturity date or to renew, refinance, modify, amend, alter or change in any way the terms of the Credit Agreement or Security Agreement.

This Agreement shall not be construed as a waiver of any present or past default or rights under the Credit Agreement, Security Agreement, or any other of the Documents, and Lender reserves all of its rights to pursue any and all available remedies under the Credit Agreement, Security Agreement or other Documents at law or in equity.

This Agreement is a revision of the Credit Agreement and Security Agreement only and not a notation. Except as specifically amended, modified and/or extended by this Agreement, all terms, conditions, and provisions of the Credit Agreement and Security Agreement or any other documents executed in connection with them (collectively, the "Documents") shall remain in full force and effect and shall remain unaffected and unchanged except as amended hereby. All references to the Credit Agreement or Security Agreement in any of the Documents refer to the Credit Agreement or Security Agreement as amended, modified and/or extended by this Agreement.

*Four Pgs*

0814002

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Borrower agrees to pay all costs and expenses, including, but not limited to, recording fees and title insurance premiums incurred by Lender in connection herewith.

The Agreement is effective as of the date first written above.

BORROWER:

\_\_\_\_\_  
Lisa A. Misher

\_\_\_\_\_  
Susan J. Curry

STATE OF: \_\_\_\_\_ )SS

COUNTY OF: \_\_\_\_\_ )

On \_\_\_\_\_ before me the undersigned, a Notary Public in and for said state personally appeared, \_\_\_\_\_ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in 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.

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

\_\_\_\_\_  
Notary Public in and for said County and State

LENDER:

Wells Fargo Bank, N. A.

BY: \_\_\_\_\_  
Aaron Rogers

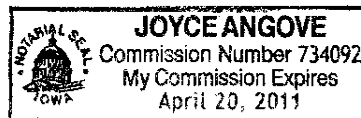
STATE OF: ~~OREGON~~ Texas )SS  
COUNTY OF: ~~WASHINGTON~~ Dallas )

On September 30, 2008 before me the undersigned, a Notary Public in and for said state personally appeared, Aaron Rogers, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in 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."

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

\_\_\_\_\_  
Joyce Angove  
Notary Public in and for said County and State



# UNOFFICIAL COPY

Borrower agrees to pay all costs and expenses, including, but not limited to, recording fees and title insurance premiums incurred by Lender in connection herewith.

The Agreement is effective as of the date first written above.

BORROWER:

Lisa A. Misher  
Lisa A. Misher

Susan J. Curry  
Susan J. Curry

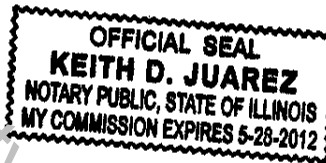
STATE OF: IL )SS  
COUNTY OF: COOK )

On 10-6-08 before me the undersigned, a Notary Public in and for said state personally appeared, Lisa A. Misher & Susan J. Curry personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in 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.

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

Keith D. Juarez  
Notary Public in and for said County and State



LENDER:

Wells Fargo Bank, N. A.

BY: Aaron Rogers  
Aaron Rogers

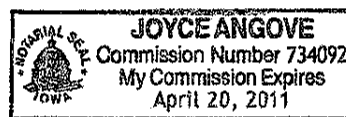
STATE OF: OREGON )SS  
COUNTY OF: WASHINGTON ) Dallas

On September 30, 2008 before me the undersigned, a Notary Public in and for said state personally appeared, Aaron Rogers, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in 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."

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

Joyce Angove  
Notary Public in and for said County and State



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## EXHIBIT "A"

**Lot 43 (except the South 8 1/3 feet) and the South 16 2/3 feet of Lot 44, in Block 33 in Edison Park in Section 36, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.**

**Note for information:**

**Commonly known as: 6523 N. Oshkosh Avenue, Chicago, IL 60631**

**Pin: 09-36-323-009**

Property of Cook County Clerk's Office