



Doc#: 0918103008 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/30/2009 09:46 AM Pg: 1 of 3

RECORDING REQUESTED BY

Titleserv, Inc.

RECORD AND RETURN
TITLESERV, INC
ATTN: RECORDING DEPARTMENT
88 FROELICH FARM BLVD.
WOODBURY, NY 11797



R.I.N.

15-21-319-024-000

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this Monday, March 23, 2009 by Wells Fargo Bank, N. A. ("Lender"), and Alexander Ramos And Minerva Ramos, Husband And Wife, As Tenants By The Entirety ("Borrower"). Borrower previously executed a revolving Credit Agreement ("Credit Agreement") dated April 23, 2008 with a credit limit in the amount of \$200,000.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust or Mortgage ("Security Agreement") dated April 23, 2008, for the use and benefit of Lender, which was recorded on May 16, 2008 as DOCUMENT NUMBER 0813746013 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 \$59,043.15 and that the accrued, unpaid interest under the Credit Agreement and secured by the Security Agreement is \$157.75. Additional interest shall continue to accrue on the outstanding principal balance from the next calendar day following March 23, 2009 at the rate of \$06.56 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 \$61,543.15 to \$31,700.00.

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

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UNOFFICIAL COPY

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.

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:

Alexander Ramos
Alexander Ramos

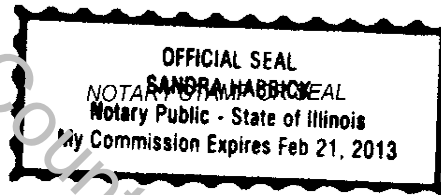
Minerva Ramos
Minerva Ramos

STATE OF: *Illinois*)SS
COUNTY OF: *Cook*)

On *3/24/09* before me the undersigned, a Notary Public in and for said state personally appeared, *Alexander Ramos, Minerva Ramos* also 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.

Sandra Habluck
Notary Public in and for said County and State



LENDER:

Wells Fargo Bank, N. A.

BY: *BE*
Barbara Edwards

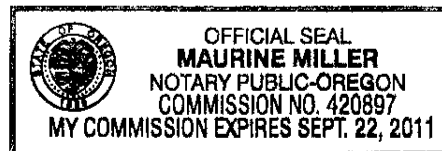
STATE OF: OREGON)SS
COUNTY OF: WASHINGTON)

On March 23, 2009 before me the undersigned, a Notary Public in and for said state personally appeared, Barbara Edwards, 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.

Maurine Miller
Notary Public in and for said County and State

NOTARY STAMP OR SEAL



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SCHEDULE A - LEGAL DESCRIPTION

The following property:

Lot 386 and the East 19 feet of Lot 387 in George F. Nixon and Company's Fairview Addition to Westchester in the East half of the Southwest Quarter of Section 21, Township 39 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois;

For Informational Purposes Only the Property Address is: 2140 HULL AVENUE , WESTCHESTER, IL 60154

Reference #: 00112048319

COUNTY:	PARCEL ID:	15-21-	BLOCK:	LOT:
_____	319-024-	_____	_____	_____
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This Schedule A has been made accessible via our website for **review only** purposes. The final Schedule will be included with your Title Commitment. Any changes made to the Schedule which have not been sanctioned by our company will not be included in the title policy and therefore will not be insured.

TITLESERV OF NEW JERSEY, INC.
CIE-2552581

Property of Cook County Clerk's Office