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

Doc#: 0924448005 Fee: \$42.25
Eugene "Gene" Moore BILSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/01/2009 08:40 AM Pg: 1 of 3

0903900

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this Thursday, July 02, 2009 by Wells Fargo Bank, N. A. ("Lender"), and Christopher M. Novak And Kimberly L. Novak, Husband And Wife ("Borrower"). Borrower previously executed a revolving Credit Agreement ("Credit Agreement") dated August 23, 2007 with a credit limit in the amount of \$165,000.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust or Mortgage ("Security Agreement") dated August 23, 2007, for the use and benefit of Lender, which was recorded on August 29, 2007 as DOC. NO. 0724102152 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 \$25,676.23 and that the accrued, unpaid interest under the Credit Agreement and secured by the Security Agreement is \$92.46. Additional interest shall continue to accrue on the outstanding principal balance from the next calendar day following July 02, 2009 at the rate of \$02.98 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 \$165,000.00 to \$25,676.23.

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.

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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:

Christopher M Novak
Christopher M Novak

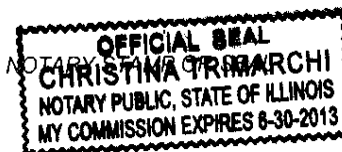
Kimberly L Novak
Kimberly L Novak

STATE OF: ILL.)SS
COUNTY OF: DUPage)

On July 8th before me the undersigned, a Notary Public in and for said state personally appeared, Christopher & Kimberly NOVAK 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.

C. Trmarchi
Notary Public in and for said County and State



LENDER:

Wells Fargo Bank, N.A.

BY: *Barbara Edwards*
Barbara Edwards

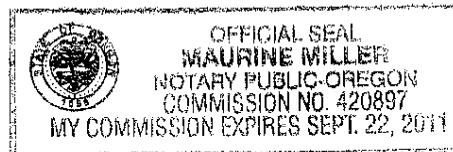
STATE OF: OREGON)SS
COUNTY OF: WASHINGTON)

On July 2, 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
Maurine Miller

NOTARY STAMP OR SEAL



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PARCEL 1:

LOT 65 IN CHELSEA TOWNHOMES SUBDIVISION BEING A RESUBDIVISION OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AS DISCLOSED BY THE PLAT OF SUBDIVISION RECORDED DECEMBER 27, 2005 AS DOCUMENT NUMBER 0536119097.

PARCEL 2:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS FOR CHELSEA TOWNHOMES RECORDED JANUARY 11, 2006 AS DOCUMENT NUMBER 0601119076 FOR SUPPORT, PARTY WALLS, CERTAIN ENCROACHMENTS, AND ACCESS, AS MORE FULLY DESCRIBED THEREIN AND ACCORDING TO THE TERMS SET FORTH THEREIN.

P.I.N. 17-17-210-097

c/k/a 1115 West Monroe, Chicago, IL 60607

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