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Doc#: 0925426135 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 09/11/2009 10:58 AM Pg: 1 of 3

Citywide Title Corporation
850 West Jackson Blvd., Suite 320
Chicago, IL 60607

2 of 3

Recording Cover Page

This page added for the purpose of affixing Recording Information.

File No.: 128047

Deed

Mortgage

Other

Lender Name: NATIONAL CITY

Remarks:

MODIFICATION

**Citywide Title Corporation
850 West Jackson Boulevard
Suite 320
Chicago, IL 60607**

3 pages

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Citywide Title Corporation
850 West Madison Blvd., Suite 320
Chicago, IL 60607

128047
National City®

Modification of Equity Reserve Line of Credit Agreement (Credit Limit Amendment)

Account Number ending in: 1316

This Modification of Equity Reserve Line of Credit Agreement is entered into this 14th day of July 2009, by and between Scott & Danielle Smith (collectively the "Borrowers") and NATIONAL CITY BANK ("National City"), and is attached to and made part of the original Agreement you gave National City for the above reference account in the principal amount ("Original Credit Line") of \$40,000.00.

For valuable consideration the receipt and sufficiency of which are hereby acknowledged and intending to be legally bound, Borrowers and National City agree as follows:

1. The Agreement is modified as follows: (check whichever is applicable)

 CREDIT LINE INCREASE: The Agreement is modified to increase the Original Credit Line by an additional principal amount of \$ ("Additional Indebtedness") above and beyond that provided in the Agreement which Additional Indebtedness is secured by an additional mortgage on your dwelling of even date with this Modification. The total amount of your Credit Line is now \$.

xx CREDIT LINE DECREASE: The Agreement is modified to decrease the Original Credit Line to \$26,918.00

2. Except as the Original Credit Line has been modified by this Agreement, it is the intention of the parties that all other terms of the Agreement will remain in full force and effect. It is further the intention of the parties that this Modification shall not constitute a novation and shall in no way adversely affect the validity or priority of the mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness evidenced by the Agreement and this Modification.

3. The undersigned Borrowers hereby ratify and confirm the terms of the Agreement, the Modification, the mortgage and all other documents between Borrowers and National City pertaining hereto.

NATIONAL CITY:
NATIONAL CITY BANK

By Kristen D. Hubbard
Kristen D. Hubbard

Its Subordination Specialist

BORROWERS:

x Scott M. Smith
Scott M. Smith
x Danielle K. Smith
Danielle K. Smith

Acknowledged and agreed to by the following mortgagor(s), if any, who did not also execute the original Agreement:

x _____

x _____

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EXHIBIT A

Lot 492 in George F. Koester and Company's First Addition to Sauganash, a Subdivision in Caldwell's Reserve in Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 13.03.303.016.0000

5927 N. KNOX AVE
CHICAGO, IL 60646

PROPERTY OF COOK COUNTY CLERK'S OFFICE