



Doc#: 1013015030 Fee: \$68.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 05/10/2010 10:36 AM Pg: 1 of 4

PREPARED BY: AAD
Record and Return To:
Fiserv Lending Solutions
27 Inwood Road
Rocky Hill, CT 06067

NOTE AND MORTGAGE MODIFICATION AND EXTENSION AGREEMENT

Citibank Ref #109033002963000



Tax I.D. No.:

GAJEWSKI, DONNA

THIS AGREEMENT is made and entered into this 06/18/2009, by and between Citibank, N.A. successor by merger to Citibank, F.S.B. ("Lender"), whose principal place of business is 3900 Paradise Road, Suite 127, Las Vegas, NV 89109, and Donna Gajewski and Henryk Gajewski, Husband And Wife ("Borrower") residing at 4039 Gremley Ave, Schiller Park, IL 60176-2201.

WHEREAS, Lender and Borrower entered into an Equity Source Account® ("Loan") on 08/11/1999, evidenced by an Equity Source Account® Agreement and Disclosure ("Note") and secured by a Security Instrument ("Security Instrument") in the form of a mortgage or Deed of Trust recorded in Inst # 99787675, of the Official Records of Cook county (or if secured by a co-op, a security interest in the stock ownership of the co-op). Original mortgage was in the amount of \$25,000.00; and

WHEREAS, Borrower desires to extend its ability to draw funds and make advances under the Loan and Lender is willing to allow Borrower to extend its "draw" period and make advances under the Loan and:

WHEREAS, Borrower now desires to: A) extend the maturity date of the Note and Security Instrument, if any, until 08/06/2034; and B) otherwise modify the terms of said Loan in accordance with the terms specified below.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Lender and Borrowers agree as follows:

1. Borrower and Lender hereby agree to extend the maturity date of the Note and Security Instrument until 08/06/2034.
2. Lender agrees that Borrower may extend the period of time during which it may request advances and write checks to be honored against Borrower's credit limit contained in the Note (the "Draw Period") for an additional 59 months from the date the draw period ended.
3. Borrower and Lender agree that due to this 59 month extension of the time to receive advances or write checks against Borrower's credit limit contained in the Note, the conversion to a repayment of the amount borrowed or a balloon payment required or any combination thereof will now be required at the end of this extended 59 month period.
4. Except for the extension of the Draw Period on the Note and the extension outlined above in the Security Instrument (if any) all other terms and conditions of the Note and Security Interest shall remain unchanged and in full force and effect.
5. **SECURITY INSTRUMENT.** Lender and Borrower agree the Security Instrument described above, if any, will continue to secure all obligations to Lender under the Note as Modified by this Agreement. Nothing in this Agreement will affect or impair Lenders security interest in, or lien priority on, the property

54.25

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THE BENEFICIARY SHOWN BELOW AGREES TO THIS NOTE AND MORTGAGE MODIFICATION AND EXTENSION AGREEMENT:

Dated: 2/17/10

Beneficiary: Citibank, N.A. successor by merger to Citibank, F.S.B.

By: Citibank

Jo Ann Bibb
(Name)

JO ANN BIBB
Supervisor
Citi Home Equity
(Title) 1000 Technology Drive/MS 761
O'Fallon, MO 63304-2240
636-261-4562
GEID #0005036183

State of Missouri }
County of St. Charles } SS:

On this 17 day of February, in the year 2010, before me personally came Jo Ann Bibb to me known, who, being by me duly sworn, did depose and say that he/she/they resides at 1000 Technology Dr that he/she/they is/are the Officer(s) of Citibank, herein described and which executed the foregoing instrument; and that he/she/they signed his/her/their name(s) there to by authority of the board of directors of said corporation.

[Signature]
Notary Public

My Commission Expires: 12/30/13



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FileNo : J0894094

Schedule A

LOT 15 IN BLOCK TWO (2) IN DIMUCCI'S SUBDIVISION, BEING A SUBDIVISION
IN THE SOUTH HALF (½) OF SECTION 15, TOWNSHIP 40 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT
DOCUMENT NUMBER 1300627 IN COOK COUNTY, ILLINOIS.

Aprn: 12-15-322-003-0000

Property of Cook County Clerk's Office