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Doc#: 1035441096 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/20/2010 12:19 PM Pg: 1 of 5

Property of Cook County Clerk's Office

MODIFICATION

8825453 CT NA 2013

BOX 334 CTI

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Loan Number: 8602001404

NOTE AND MORTGAGE MODIFICATION AGREEMENT

This Agreement, made as November 3, 2010 by and between Mortgage Electronic Registration Systems Inc. with an office at 1100 Virginia Drive Fort Washington PA 19034 (hereinafter called "LENDER") and Amanda Strand (unmarried), (hereinafter called "BORROWER") who reside at 673 North Milwaukee Ave., Unit 1, Chicago IL 60622.

RECITALS

A. LENDER is the mortgagee of a mortgage (hereinafter called "SECURITY INSTRUMENT") dated 3/7/08 made by the BORROWER to LENDER recorded 3/18/08, as Document No. 08 07842100, securing the original sum of \$100,000.00, and securing a debt evidenced by a Home Equity Line of Credit Agreement and Federal Truth In Lending Disclosure Statement (hereinafter called "NOTE") dated 3/7/08 in the amount of \$100,000.00 which SECURITY INSTRUMENT encumbers property more particularly described in said SECURITY INSTRUMENT.

B. BORROWER, the owner in fee simple of all of the property subject to SECURITY INSTRUMENT, has requested LENDER to modify the NOTE and the parties have mutually agreed to modify the terms thereof in the manner hereinafter appearing.

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth and in consideration of the sum of ONE DOLLAR (\$1.00), each to the other in hand paid, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto mutually covenant and agree as follows:

1. As of the date of this Note and Modification Agreement, the unpaid principal balance of NOTE is \$56,757.77
2. The terms and provisions of the NOTE are amended and modified by changing the Credit Limit from \$100,000.00 to \$56,987.00 on the first page of the NOTE.
3. Nothing herein invalidates or shall impair or release any covenants, conditions, agreement or stipulation in the NOTE covenants, conditions, agreement or stipulation in the NOTE and SECURITY INSTRUMENT and the same, except as herein modified, shall continue in full force and effect, and the undersigned further covenant and agree to perform and comply with and abide by each of the

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COMMONWEALTH OF PENNSYLVANIA :

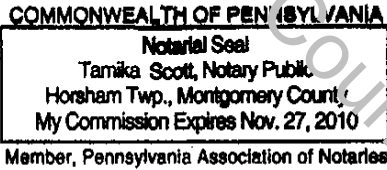
: ss

COUNTY OF MONTGOMERY :

On this 11/3/10, before me, Tamika Scott the undersigned, a Notary Public in and for said County and State, personally appeared Marnessa Birckett, Assistant Secretary, 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 acknowledged 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 Public



Prepared by + mail to;
Gina Mortgage
1100 Virginia Dr
Fort Washington, PA 19034
Attn: Marnessa Brickett

COOK COUNTY Clerk's Office

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STREET ADDRESS: 673 NORTH MILWAUKEE AVENUE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 17-08-220-059-1001

UNIT 1

LEGAL DESCRIPTION:

PARCEL 1:

UNIT 1 IN THE 673. N. MILWAUKEE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 3 AND ALL THAT PART OF LOT 4 WHICH LIES EAST OF THE SOUTHEASTERLY LINE OF LOT 4 EXTENDED NORTHEASTERLY TO THE NORTH LINE OF LOT 4, ALL IN BLOCK 1 IN RIDGELY'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF BLOCKS 5, 9, 11, 12, 14, 15 AND 16 IN THE ASSESSOR'S DIVISION OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED MAY 6, 2002 AS DOCUMENT 0020516131; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE 1 AND STORAGE SPACE 1, LIMITED COMMON ELEMENTS AS DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED MAY 6, 2002 AS DOCUMENT 0020516131.