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Doc#: 1102017049 Fee: \$52.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/20/2011 10:03 AM Pg: 1 of 8

(SPACE ABOVE FOR RECORDER'S USE ONLY)

Modification Cover Page

Kathleen Szybist and Kenneth J. Saltman

November 16, 2010

After Recording Return to:

BCHH Inc

1000 Cliff Mine Road

Suite 390

Pittsburgh, Pa 15275

Property of Cook County Clerk's Office

S	<u>Y</u>
P	<u>E</u>
S	<u>N</u>
M	<u>N</u>
SC	<u>Y</u>
E	<u>Y</u>
INT	<u>LW</u>

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Document Prepared by:
 USAA Federal Savings Bank
 10750 McDermott Freeway
 San Antonio, TX
 78288-9876

WHEN RECORDED MAIL TO:

BCHH, Inc
 1000 Cliff Mine Rd, Ste 390
 Pittsburgh, PA 15275

**MORTGAGE LOAN MODIFICATION AGREEMENT
 FOR LINES OF CREDIT
 (For Use in States Other than Texas)**

This Mortgage Loan Modification Agreement ("Agreement" or "Modification" or "Modification Agreement"), made effective the **November 16, 2010** (the "Effective Date") between: **Kathleen Szybist and Kenneth J. Saltman**, the address of each of whom is as stated in the Credit Agreement and/or Security Instrument, defined below ("Obligor," whether one or more), and USAA Federal Savings Bank, whose address is 10750 McDermott Freeway, San Antonio, Texas, 78288 ("USAA FSB" or "Lender"), modifies, amends, and supplements (1) the **Mortgage** (the "Security Instrument") dated **September 7, 2006** and recorded at **County of Cook, State of Illinois**, recorded on **October 17, 2006**, in **Instrument No. 062901058** and (2) the Home Equity Line of Credit Agreement or the Equity Line of Credit Agreement and Disclosure bearing the same date as and secured by the Security Instrument (the "Credit Agreement"), said Security Instrument covering the real and personal property described in the Security Instrument and defined therein as the Real Property or Property evidencing the mortgage loan made by USAA FSB to Borrower(s) as identified in the Credit Agreement effective **September 7, 2006** (the "Loan"), the real property described in said Security Instrument being set forth in Exhibit A, attached hereto and made a part hereof.

In consideration of the mutual promises and agreements exchanged, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, it is hereby agreed by and among the parties as follows:

1. The current outstanding principal balance of the Credit Agreement as of **November 16, 2010** is **\$132,705.75**. ✓

2. Obligor has requested that certain terms of the Credit Agreement and Security Instrument be modified. Lender has agreed to make certain modifications. Therefore, the following paragraphs of the Credit Agreement are amended as follows:

Change of Credit Limit. Beginning with the Effective Date of this Agreement, the Credit Limit is modified to be as follows:

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FROM the previous Credit Limit of **\$200,000.00** (the "Previous Credit Limit")
TO the new Credit Limit of **\$133,000.00** (the "New Credit Limit"),
Constituting a decrease of **\$67,000.00**.

3. Except as otherwise expressly modified hereby, all terms and provisions of the Credit Agreement and Security Instrument are ratified and confirmed and shall remain in full force and effect, enforceable in accordance with their terms as hereby modified. To the extent of any conflict between the Credit Agreement and Security Instrument, on the one hand, and this Agreement, on the other hand, this Agreement shall control. Obligor represents and warrants that as of the effective date of this Agreement no default exists in the Credit Agreement or Security Instrument.

4. Obligor hereby agrees to observe, comply with and perform all of the obligations, terms and conditions under or in connection with the Credit Agreement and Security Instrument as previously executed by Obligor, as modified hereby. Obligor hereby reaffirms to USAA USB each of the representations, warranties, covenants, and agreements contained in the Credit Agreement, Security Instrument, or any or all other documents executed by Obligor in connection with the Loan, with the same force and effect as if each were separately stated herein. This Agreement is not intended to be a satisfaction and replacement of the existing obligation, but rather a modification, amendment, and supplement of the existing obligation.

5. Obligor hereby acknowledges and agrees that the liens and security interests of the Security Instrument and any other documents and instruments executed in connection with the Loan securing the Credit Agreement are valid and subsisting liens and security interests and are superior to all other liens and security interests against the Real Property or Property and any other collateral to which they attach, with the sole exception of the indebtedness secured by encumbrances of record on the date of the Security Instrument and of which Obligor made Lender aware prior to closing of the Loan (if any and if such indebtedness is still unsatisfied), and they are hereby renewed and extended and carried forward in full force and effect.

6. This Agreement shall be binding upon and shall inure to the benefit of the parties, their respective heirs, representatives, successors and assigns.

7. In the event the enforceability or validity of any portion of this Agreement, the Credit Agreement, the Security Instrument, or any other documents executed in connection with the Loan, all as modified hereby, is challenged or questioned, such provision shall be construed in accordance with and shall be governed by whichever applicable federal or state law would uphold or would enforce such challenged or questioned provision.

8. THIS AGREEMENT AND ALL OF THE LOAN DOCUMENTS, AS HERETOFORE OR HEREIN MODIFIED, REPRESENT THE FINAL AGREEMENT

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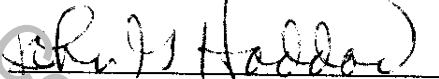
BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OR PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

9. In the event the term, "Obligor," represents more than one person, then the terms of this Modification Agreement are undertaken by each and every person, and all duties under this Modification Agreement are joint and several. All references to the singular include the plural; all references to the masculine include the feminine.

IN WITNESS WHEREOF, the undersigned have executed this Agreement on the dates set forth in the acknowledgments below, the last date of said acknowledgments to constitute the "Execution Date" of this Modification, this Modification to be effective as of the Effective Date identified above.

LENDER:

USAA Federal Savings Bank



By: John G. Haddad
Account Services Specialist

OBLIGOR:

Kathleen Szybist

Date

Kenneth J. Saltman

Date

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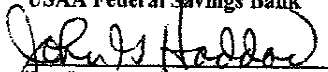
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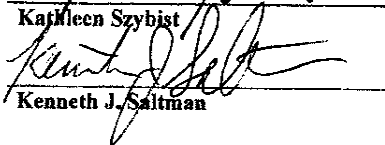
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LENDER:

USAA Federal Savings Bank


By: John G. Haddad
Account Services Specialist

OBLIGOR:


Kathleen Szybist

Kenneth J. Saltman

12/8/2010
Date
12/8/10
Date

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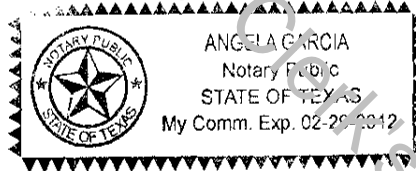
ACKNOWLEDGEMENTS:

STATE OF TEXAS §
 §
 COUNTY OF BEXAR §

On **November 16, 2010**, before me, the undersigned appeared **John G. Haddad, Account Services Specialist**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.

Angela Garcia

Angela Garcia
Notary Public
State of Texas
My Commission Expires: 02-29-2012

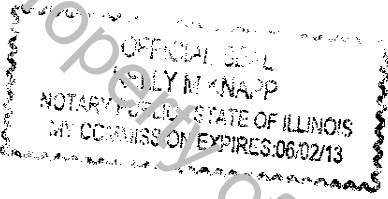


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STATE OF IL
COUNTY OF COOK

BEFORE ME, the undersigned authority, on this day personally appeared Kathleen Szybist known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

GIVEN under my hand and seal of office this the 8 day of Dec, 2010.



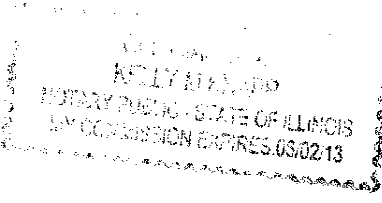
X [Signature]
Notary Public in and for COOK
The State of ILLINOIS

Printed Name: Kelly M Knapp
My Commission Expires: 6/2/2013

STATE OF IL
COUNTY OF COOK

BEFORE ME, the undersigned authority, on this day personally appeared Kenneth J. Saltman known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

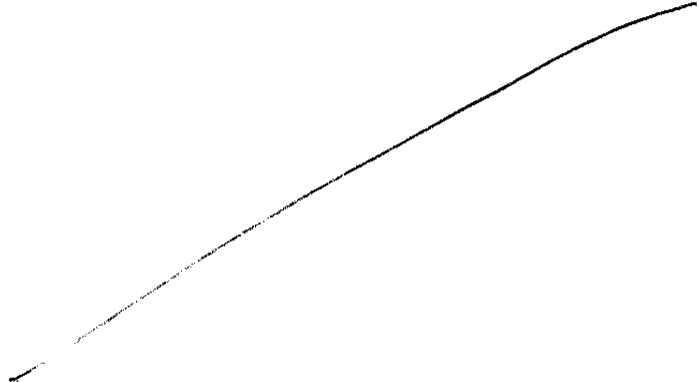
GIVEN under my hand and seal of office this the 8 day of Dec, 2010.



X [Signature]
Notary Public in and for COOK
The State of ILLINOIS

Printed Name: Kelly M Knapp
My Commission Expires: 6/2/2013

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LEGAL DESCRIPTION:

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN THE COUNTY OF COOK, AND STATE OF ILLINOIS AND BEING DESCRIBED IN A DEED DATED 04/07/2005 AND RECORDED 04/21/2005 AS INSTRUMENT NUMBER 0511105027 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

LOT 42 IN BLOCK 1 IN WINSLOW AND JACOBSON'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ✓

PARCEL NO. 16-01-221-007-0000 ✓