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Doc#: 1104140096 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/10/2011 02:56 PM Pg. 1 of 5

MODIFICATION TO MORTGAGE (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Mortgage. Terms used in this Modification:

RLC: Home Equity Line Agreement Modification Date: 1/11/11 Note Date: 12/05/06 Maturity Date: 12/25/31 Account Number ending in: ****2641 Original Credit Limit: \$235,107.00 New Credit Limit: \$121,800.00 Borrowers: (as listed on mortgage) Dean P Fleck and Mary L Fleck, his wife, not as tenants in common nor as joint tenants, but as tenants by the entirety	Bank: U.S. Bank National Association ND 4325 17 th Ave SW Fargo, ND 58103 Recording Requested by & When Recorded Return to: U.S. Bank National Association ND 1850 Osborn Avenue Oshkosh, WI 54902
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The Mortgage is described on Exhibit A to this Modification. The Mortgagors are also listed on Exhibit A.

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Mortgagors have signed the Mortgage securing the Home Equity Line Agreement. The Mortgaged Property and other information about the Mortgage are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to decrease the Original Credit Limit to the amount of the New Credit Limit as shown above. The Mortgagors and the Bank agree that the Mortgage is modified to secure the entire New Credit Limit on the Home Equity Line Agreement. The maximum principal indebtedness secured by the Mortgage as modified by this Modification is the New Credit Limit shown above. There is no additional indebtedness secured by this Modification.

Borrowers and Mortgagors:

X	<u>Dean P Fleck</u>	1-29-11
	Dean P Fleck	Date
X	<u>Mary L Fleck</u>	1-24-11
	Mary L Fleck	Date
X	_____	_____
		Date
X	_____	_____
		Date

Note: Only those persons named as Mortgagors in Exhibit A have an interest in the Mortgaged Property and are signing to modify the Mortgage. All other signers are signing merely to modify the Home Equity Line Agreement

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State of Illinois)
County of Cook) ss.

On this 24th day of Jan, 2011 before me, a notary public, personally appeared Dean P Fleck and Mary L. Fleck known or identified to me 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.

Notary Public
Notary printed name C. Birney
My commission expires 4-3-11



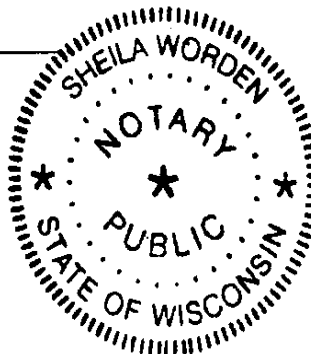
U.S. Bank National Association, ND

Signature: [Signature]
Ann K Gurno, Operations Officer

State of Wisconsin)
County of Winnebago)

This instrument was acknowledged before me on the 11 day of January, 2011, by Ann K Gurno, an Operations Officer of U.S. Bank National Association, ND, a national banking association, on behalf of the association.

[Signature]
Sheila Worden, Notary Public
My Commission Expires on 11/06/2011



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MODIFICATION TO MORTGAGE (LINE AGREEMENT) – EXHIBIT A

Other terms used in this amendment

Mortgagor: Dean P Fleck and Mary L Fleck, his wife, not as tenants in common nor as joint tenants, but as tenants by the entirety

Mortgagee: US Bank NA ND

Mortgage Date: 12/5/2006

Mortgage Recording Date: 1/8/2007

Recording Office: Cook CO. IL

Mortgage Recording Information: 0700815029

Legal Description of Property:

See Attached Legal

Parcel ID: 09-26-205-011-0000

Property Address: 744 North Washington Avenue, Park Ridge, IL 60068

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
Attn: Ann K Gurno 920-426-7796
1850 Osborn Avenue
Oshkosh, WI 54902

Mail Tax Statements to:
744 North Washington Avenue
Park Ridge, IL 60068

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January 11, 2011

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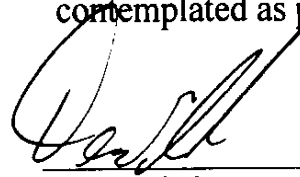
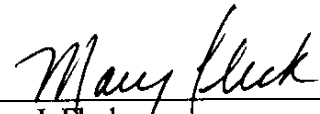
AMENDMENT
to
U.S. Bank Equiline Agreement

Dean P Fleck
Mary L Fleck
2641
12/5/2006
Doc. # 0700815029

By signing below, Borrower and Lender agree to the terms of this Amendment. Except where specifically stated or amended, all terms of the Equiline Agreement remain in full force and effect.

Notwithstanding anything to the contrary in the Equiline Agreement, if the interest accrued and the credit insurance premiums (if applicable) on the last day of the billing cycle is greater than Borrower's selected payment option, Borrower will pay the greater amount. To be clear, the payment obligations under the Equiline Agreement shall not result in negative amortization.

Borrower understands and agrees that the "Negative Amortization" section of the Equiline Agreement is for disclosure purposes only and that negative amortization is not contemplated as part of Borrower's payment obligations.

 _____ Dean P Fleck	1-24-11 _____ Date		 _____ Mary L Fleck		1-24-11 _____ Date
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 _____ Ann K Gurno, Loan Operations Officer	1-11-11 _____ Date
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Return to:
US Bank
PO Box 2746
1850 Osborn Avenue
Oshkosh, WI 54902

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SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

THE SOUTH 10 FEET OF LOT 2 AND LOT 3 (EXCEPT THE SOUTH 5 FEET THEREOF) IN KOERNER'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office