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Doc#: 1134912144 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/15/2011 02:29 PM Pg: 1 of 5

# TQ001327 3/3

## MODIFICATION TO MORTGAGE (LINE AGREEMENT) – EXHIBIT A

Other terms used in this amendment

**Mortgagor:** KEVIN F CUNNINGHAM AND COLLEEN A CUNNINGHAM HIS WIFE NOT IN TENANCY IN COMMON BUT IN JOINT TENANCY

**Mortgagee:** U.S. BANK NATIONAL ASSOCIATION N.D.

**Mortgage Date:** 11/02/2009

**Mortgage Recording Date:** 01/14/2010

**Recording Office:** COOK COUNTY

**Mortgage Recording Information:** DOC NO 1001408000

**Legal Description of Property:**  
SEE ATTACHED

**Parcel ID:** 03\*21-306-007-0000

**Property Address:** 1209 N WINDSOR DR, ARLINGTON HEIGHTS, IL 60004

**Certificate No. (Torrens Only):**

This instrument drafted by:  
U.S. Bank National Association ND  
1850 Osborn Avenue  
Oshkosh, WI 54902

Mail Tax Statements to:

Old Republic National Title  
Insurance Company

20 S. Clark Street, Ste 2000  
Chicago, IL 60603  
312-841-7799



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## 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: 10/14/2011 Note Date: 11/02/2009 Maturity Date: 11/06/2034 Account Number ending in: ****1522 Original Credit Limit: \$106,000.00 New Credit Limit: \$60,650.00 Borrowers:(as listed on mortgage) KEVIN F CUNNINGHAM AND COLLEEN A CUNNINGHAM HIS WIFE NOT IN TENANCY IN COMMON BU TIN JOINT TENANCY	Bank: U.S. Bank National Association ND 4325 17 <sup>th</sup> Ave SW Fargo, ND 58103 <b>Recording Requested by &amp;          When Recorded Return to:</b> 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 Kevin F. Cunningham 10/24/11

KEVIN F CUNNINGHAM Date

X Colleen Cunningham 10/24/11

COLLEEN A CUNNINGHAM Date

X

\_\_\_\_\_ Date

X

\_\_\_\_\_ Date

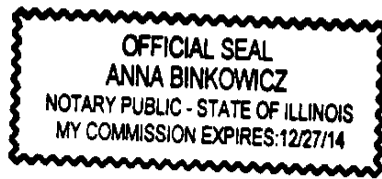
**Note: Only those persons named as Mortgagors in Exhibit A have an interest in the Mortgaged Property and are signing to modify the Mortgage. All other signers are signing merely to modify the Home Equity Line Agreement**

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State of IL )  
County of COOK ) ss.

On this 24 day of OCT, 2011 before me, a notary public, personally appeared Kevin F Cunningham & Colleen A. Cunningham 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.

Anna Binkowicz  
Notary Public  
Notary printed name: ANNA BINKOWICZ  
My commission expires 12-27-2014



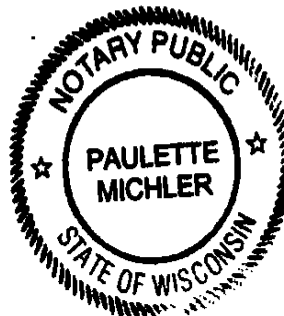
**U.S. Bank National Association, ND**

Signature: Joseph Berenz  
Joseph Berenz, Operations Officer

State of Wisconsin )  
County of Winnebago )

This instrument was acknowledged before me on the 14 day of October, 2011, by Joseph Berenz, an Operations Officer of U.S. Bank National Association, ND, a national banking association, on behalf of the association.

Paulette Michler  
Paulette Michler, Notary Public  
My Commission Expires on 12/14/2014



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All of serving you™

October 14, 2011

JMW

**AMENDMENT**  
to  
**U.S. Bank Equiline Agreement**

KEVIN F CUNNINGHAM  
COLLEEN A CUNNINGHAM  
ACCOUNT # 1522  
DATED 11/02/2009  
DOC NO 1001408000

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.

KEVIN F  
CUNNINGHAM

10/24/11

Date

COLLEEN A  
CUNNINGHAM

10/24/11  
Date

Joseph Berenz, Loan Operations Officer

Date

**Return to:**  
**US Bank**  
**PO Box 2746**  
**1850 Osborn Avenue**  
**Oshkosh, WI 54902**

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## LEGAL DESCRIPTION

LOT 207 AND LOT 208 IN SCHLEITER'S ADDITION TO NORWOOD PARK, IN SECTION 1,  
TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK  
COUNTY, ILLINOIS.

Address commonly known as:  
7529 West Palatine Avenue  
Chicago, IL 60631

PIN#: 03-21-306-007-0000

Property of Cook County Clerk's Office