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(7-25)

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Doc#: 1320747039 Fee: \$44.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/26/2013 11:43 AM Pg: 1 of 4

**RECORDATION REQUESTED BY:**  
RBS CITIZENS, N.A.  
One Citizens Drive  
Riverside, RI 02915

**WHEN RECORDED MAIL TO:**  
RBS CITIZENS, N.A.  
Attn: Servicing Dept.  
443 Jefferson Boulevard RJW 212  
Warwick, RI 02886

**THIS INSTRUMENT PREPARED BY:**  
RBS CITIZENS, N.A.  
443 Jefferson Boulevard  
Warwick, RI 02886

**FIRST AMENDMENT TO MORTGAGE**

This First Amendment to Mortgage (this "Amendment") is made as of 21st, of June, 2013 by and between and Peter Caruso and Linda Caruso of Westchester, Illinois (the "Grantors") and RBS Citizens, N.A., a national banking association, One Citizens Drive, Riverside RI 02915 (the "Lender").

Background

A. The Grantors granted to the Lender a Mortgage dated April 2, 2011 and recorded April 20, 2011 as Document No. 1111008120 in the Office of the Cook County Recorder of Deeds (the "Mortgage") creating a mortgage on certain land and premises described in EXHIBIT A attached hereto and made a part hereof and commonly known as 10534 Canterbury Street, Westchester, Illinois (the "Property").

B. The Mortgage secures the obligations of the Grantors under a MORTGAGE AGREEMENT dated April 2, 2011 evidencing an open ended line of credit from Lender to the Grantors in an amount not to exceed Sixty Two Thousand Dollars (\$62,000.00) (the "Agreement").

C. The Lender and Grantors have agreed that the amount of credit secured by the Mortgage shall be reduced from \$62,000.00 to \$21,500.00 upon the terms and subject to the conditions of this Amendment.

4

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D. The Grantor and the Lender desire to clarify and confirm that the Mortgage secures the obligations evidenced by the Agreement up to a maximum amount of \$21,500.00.

NOW, THEREFORE,

In consideration of the premises and the mutual covenants and agreements herein set forth, and in reliance on the representations and warranties contained herein, the parties hereby agree as follows:

Section 1. References; Defined Terms. All capitalized terms used herein and defined in the foregoing Recitals shall have the meanings given to such terms in the foregoing Recitals. All capitalized terms used but not defined herein shall have the meanings given to such terms in the Mortgage.

Section 2. Mortgage to secure amount of credit up to \$21,500.00. The Mortgage is hereby amended from securing the payment of all sums due under the Agreement between the Lender and the Grantors dated April 2, 2011, to solely securing the payment of all sums due under the Agreement, up to a maximum amount of \$21,500.00, plus interest, collection costs, attorney fees, and other amount due under the Agreement.

Section 3. No Other Changes. Except as modified by this Amendment, the terms of the Mortgage shall remain in full force and effect as modified by this Amendment, and the Mortgage shall continue to encumber the Property.

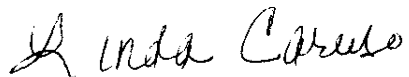
Section 4. Acceptance by Lender and Grantors. By their execution of this Amendment, the Lender and the Grantors accept and approve this First Amendment to Mortgage.

IN WITNESS WHEREOF, the Grantors have executed or caused this Amendment to be executed effective as of the 5 of July, 2013

GRANTORS



Peter Caruso



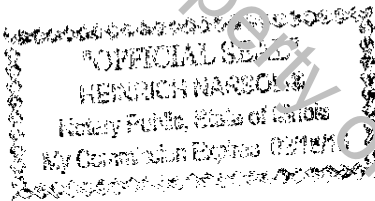
Linda Caruso

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STATE OF ILLINOIS )  
 ) ss.  
COUNTY OF Cook )

I HERNAN WASSOLE, certify that Peter Caruso and Linda Caruso personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he (she or they) signed and delivered the instrument as his (her or their) free and voluntary act, for the uses and purposes therein set forth.

Before me: \_\_\_\_\_  
Notary Public  
My commission expires: 2/18/15



Property of Cook County Clerk's Office

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## EXHIBIT A

Insert Legal Description

### EXHIBIT "A"

PARCEL 1:

THE EAST 1/2 OF LOT 462 AND ALL OF LOT 463 IN GEORGE P. NIXON AND COMPANY'S CIVIC CENTER ADDITION TO WESTCHESTER IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE VACATED ALLEY NORTH OF AND ADJOINING PARCEL 1 AFORESAID.

Property address: 10534 Canterbury Street, Westchester, IL 60154

Tax Number: 15-20-400-092

Common Address: 10534 Canterbury Street, Westchester Illinois, 60154

Permanent Parcel Number: \_\_\_\_\_