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Doc#: 1530256010 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/29/2015 08:42 AM Pg: 1 of 6

Prepared By:
Wells Fargo Bank, N.A.
VALERIE TIMM
WELLS FARGO BANK, N.A.
11601 N. Black Canyon Hwy
Phoenix, AZ 85029
1-866-537-8489

Recording requested by and return
to: 201507151162
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

Parcel #: 18-05-219-013-0000

State of Illinois {Space Above This Line For Recording Data}
Account number: XXX-XXX-XXXX854-1998 Reference Number: 20151871300007

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND OPEN-END MORTGAGE

This Modification Agreement (this "Agreement") is made this 7th day of October, 2015, between Wells Fargo Bank, N.A. (the "Lender") and STEVEN M. REPLIN AND MEGHANN M. REPLIN, HUSBAND AND WIFE, NOT IN TENANCY IN COMMON, NOT IN JOINT TENANCY, BUT AS TENANTS BY THE ENTIRETY

(individually and collectively, the "Borrower").

Borrower has entered into a home equity line of credit agreement (the "Line of Credit Agreement") with the Lender, dated March 06, 2015, in the original maximum principal amount of \$40,000.00. The Line of Credit Agreement is secured by a mortgage dated the same date as the Line of Credit Agreement (together with any renewals, extensions, and modifications to it made prior to the date of this Agreement), which was recorded on March 19, 2015 in Book/Roll N/A at page(s) N/A of the County of Cook County, State of IL as Document/Serial No. 1507846323 (the "Security Instrument"), and covering real property located at 32 N BRAINARD AVE, LA GRANGE, IL 60525 (the "Property") and described as follows:

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THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, TO WIT: LOT 1 IN GUTEKUNST RESUBDIVISION OF LOT 1 OF THE PLAT OF CONSOLIDATION OF LOTS 165 AND 166 IN WEST END ADDITION TO LAGRANGE, BEING A SUBDIVISION OF THAT PART OF THE EAST 1/2 OF THE NORTH EAST 1/4 SECTION 5, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THIRD PRINCIPAL MERIDIAN, LYING BETWEEN THE CENTER LINE OF OGDEN AVENUE AND NORTHERLY LINE OF RIGHT OF WAY OF CHICAGO, BURLINGTON AND QUINCY RAILROAD, IN COOK COUNTY, ILLINOIS.

The Borrower has requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Security Instrument as set forth below. All terms not defined in this Agreement shall have the same meanings as set forth in the Line of Credit Agreement.

In consideration of the mutual promises contained in this Agreement, the parties agree as follows:

Change in Credit Limit. The Lender and the Borrower agree that the credit limit under the Line of Credit Agreement is hereby increased to \$55,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.

Each reference in the Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

As a precondition to making the changes set forth above, the Borrower hereby agrees to pay to the Lender at the time of signing this Agreement the other finance charges and other charges that are enumerated and disclosed on the attached Statement of Fees, Charges, and Disbursements Addendum which is integrated by reference into this Agreement.

Except as amended by this Agreement, all terms and conditions of the Line of Credit Agreement and the Security Instrument (including any previous modifications) shall remain in full force and effect, and this Agreement shall not affect the Lender's security interest in, or lien priority on, the Property. The Borrower agrees to be bound by

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and to perform all of the covenants and agreements in the Line of Credit Agreement and the Security Instrument at the time and in the manner therein provided.

This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

By signing this Agreement, the Borrower represents and warrants to the Lender that the Borrower has no counterclaims, set-offs or defenses to the Bank's rights under the Line of Credit Agreement or the Security Instrument.

The Borrower agrees to pay or reimburse the Lender for any and all fees payable to public officials in connection with this Agreement, and the recording thereof, including any mortgage registry tax that may be due.


Borrower hereby acknowledges Borrower has received, read and retained a copy of the Agreement and Statement of Fees, Charges, and Disbursements Addendum provided to me by Lender, all of which I agree to by signing this Agreement.

This Agreement does not increase or extend any revolving credit insurance Borrower purchased in connection with the line of credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

Co-Trustor/Co-Mortgagor/Co-signer Liability. As to any Borrower who signed the Security Instrument, but who did not execute the Line of Credit Agreement (a "co-trustor/co-mortgagor/co-signer"), this Agreement does not modify, change or terminate the nature of the co-trustor/co-mortgagor/co-signer's obligations in connection with the line of credit. The co-trustor/co-mortgagor/co-signer is not personally obligated to pay the debt evidenced by the Line of Credit Agreement and the Security Instrument (as renewed, extended, and amended hereby). The co-trustor/co-mortgagor/co-signer agrees that the Lender and the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Line of Credit Agreement or the Security Instrument (as renewed, extended, and amended hereby) without the co-trustor/co-mortgagor/co-signer's consent.


The Borrower and the Lender have executed this Agreement under seal as of the day and year first above written.

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 As Attorney In Fact For Meghann M Replin

Borrower MEGHANN M REPLIN

Ashley Chittaway as attorney in fact for MEGHANN M. REPLIN

 As Attorney In Fact For Steven M Replin

Borrower STEVEN M REPLIN

Ashley Chittaway as attorney in fact for STEVEN M REPLIN

Property of Cook County Clerk's Office

Wells Fargo Bank, N.A.

By: Christina A B (Seal)

Its: Christina A. Brown

VICE PRESIDENT LOAN DOCUMENTATION

{ Acknowledgments on Following Pages }

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FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

California
~~Illinois~~ Notary Public Act

State of California
County of Orange

This instrument was acknowledged before me on 10/07/2015 (date) by

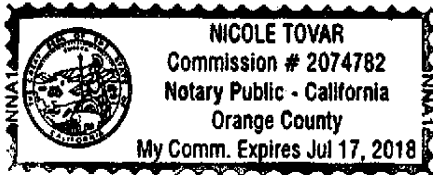
MEGHANN M REPLIN

STEVEN M REPLIN

(name/s of person/s).

Nicole Tovar
(Signature of Notary Public)

(Seal)



Loan Originator's Name: Iwalani Anika Calar
NMLSR ID: 1372433

