



Doc#: 1626539133 Fee: \$44.00  
RHSP Fee: \$9.00 RPHF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 09/21/2016 04:04 PM Pg: 1 of 4

When Recorded Return to:  
Indecorum Global Services  
As Recording Agent Only  
1260 Energy Lane  
St. Paul, MN 55108  
83475460

**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: 12/18/2015 Note Date: 09/28/2011 Maturity Date: 10/03/2036 Account Number ending in: ****6038 Original Credit Limit: \$100,000.00 New Credit Limit: \$74,300.00 Borrowers: (as listed on mortgage) ERIC NICHOLS, A SINGLE PERSON Bank: U.S. Bank, N.A., fka RBS Citizens, N.A.	<b>Recording Requested by &amp;          When Recorded Return to:</b> U.S. Bank, N.A. 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 Eric Nichols 12-19-15

ERIC NICHOLS	Date
X	_____
	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**

S ✓  
 P ✓  
 S ✓  
 M ✓  
 SC ✓  
 E ✓  
 INT ✓

# UNOFFICIAL COPY

State of IL )  
County of Cook ) ss.

On this 19<sup>th</sup> day of Dec, 2015 before me, a notary public, personally appeared

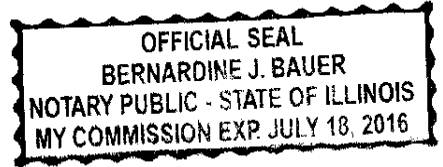
Eric Nichols

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.

Bernardine J Bauer  
Notary Public

Notary print name Bernardine J Bauer

My commission expires July 18, 2016



**U.S. Bank, N.A., fka RBS Citizens, N.A.**

Signature: Lisa Paulson

Lisa Paulson, Loan Operations Officer

State of Wisconsin )

ss

County of Winnebago )

This instrument was acknowledged before me on the 18 day of December, 2015, by Lisa Paulson, Loan Operations Officer of U.S. Bank, N.A. fka RBS Citizens, N.A., a national banking association, on behalf of the association.

Janet Korth

Janet Korth, Notary Public

My Commission Expires on 10/18/2019

JANET KORTH  
Notary Public  
State of Wisconsin

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

Other terms used in this amendment

**Mortgagor:** fka RBS Citizens, N.A.

**Mortgagee:** U.S. Bank, N.A., fka RBS Citizens, N.A.

**Mortgage Date:** 09/28/2011

**Mortgage Recording Date:** 10/11/2011

**Recording Office:** COOK COUNTY

**Mortgage Recording Information:** DOCUMENT #1128408517

**Legal Description of Property:**  
SEE ATTACHED DESCRIPTION

**Parcel ID:** 25-19-401-039-0000

**Property Address:** 11554 SOUTH CHURCH ST, CHICAGO, IL 60643

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

This instrument drafted by:

U.S. Bank, N.A.

1850 Osborn Avenue

Oshkosh, WI 54902

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ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 12 IN THE RESUBDIVISION OF LOTS 1 TO 37 INCLUSIVE OF BLOCK 2 OF THE RESUBDIVISION OF BLOCKS 4 AND 11 IN VINCENNES ROAD ADDITION, BEING A SUBDIVISION OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 19 AND THAT PARTY LYING EAST OF THE DUMMY TRACKS OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

ASSESSORS PARCEL NUMBER: 25-19-401-039-0000

ATI ORDER NUMBER: 201108300518

Property of Cook County Clerk's Office



\*U05968929\*

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