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Doc#. 1912301047 Fee: \$58.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 05/03/2019 10:04 AM Pg: 1 of 6

Prepared By:
Wells Fargo Bank, N.A.
MYRA COLE
WELLS FARGO BANK, N.A.
8505 IBM DR
CHARLOTTE, NC 28262
1-866-537-8489

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Parcel #: 04-07-404-023-0000

State of Illinois {Space Above This Line For Recording Data}
Account number: XXX-XXX-XXX4438-1998 Reference Number: 20182570018884

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

3815445-04
This Modification Agreement (this "Agreement") is made this 29th day of October, 2018, between Wells Fargo Bank, N.A. (the "Lender") and ANDREW E. MARGOLIS AND ELANA F. MARGOLIS, HUSBAND AND WIFE, 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 May 25, 2016, in the original maximum principal amount of \$ 150,000.00. 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 May 27, 2016 in Book/Roll at page(s) of the County of COOK County, State of IL as Document/Serial No. 1614819161 (the "Security Instrument"), and covering real property located at 3900 OAK AVE, NORTHBROOK, IL 60062 (the "Property") and described as follows:

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THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN COOK COUNTY, IL TO WIT: LOT 23 IN BLOCK 5 IN ARTHUR T. MCINTOSH AND COMPANY'S MISSION HILLS ESTATES, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 AND THAT PART OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 WHICH LIES EAST OF SANDERS ROAD OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT REGISTERED AS DOCUMENT 1282197, IN COOK COUNTY, ILLINOIS. THIS BEING THE SAME PROPERTY CONVEYED TO ANDREW E. MARGOLIS AND ELANA F. MARGOLIS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, BY DEED FROM DRAGAN B. RADIVOJEVICH AND BRANISLAVA B. RADIVOJEVICH, HUSBAND AND WIFE, DATED 05/25/2016 AND RECORDED ON 05/27/2016 IN INSTRUMENT NO. 1614819159, IN THE COOK COUNTY RECORDERS OFFICE. PARCEL NO. 04-07-404-023-0000

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 \$231,000.00 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.

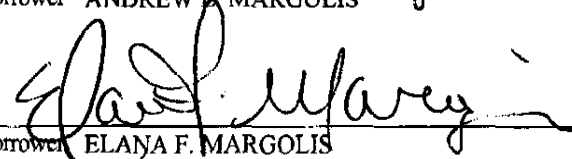
This Agreement does not increase or extend any revolving credit insurance Borrower purchased in connection with the line of credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

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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Borrower ANDREW E. MARGOLIS

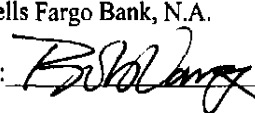

Borrower ELANA F. MARGOLIS

Property of Cook County Clerk's Office

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

Loan Originator's Name: Patrick Lawrence Carstensen
NMLSR ID: 1026982

Wells Fargo Bank, N.A.

By:  4/12/2019 (Seal)

Its: Bob Vang Vice President Loan Documentation

{ Acknowledgments on Following Pages }

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FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Minnesota
COUNTY OF Dakota) ss.

On this 12 day of April, 2019, before me, a Notary Public in and for said county personally appeared Bob Vang, to me personally known, who being by me duly (sworn or affirmed) did say that that person is Vice President Loan Documentation Wells Fargo Bank, N.A. of said association, that (the seal affixed to said instrument is the seal of said or no seal has been procured by said) association and that said instrument was signed and sealed on behalf of the said association by authority of its board of directors and the said Vice President Loan Documentation Wells Fargo Bank, N.A. acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

Elizabeth Brit Peterson
Notary Public Elizabeth Britt Peterson

State of Minnesota

My commission expires: 01/31/2023



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FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

Illinois Notary Public Act

State of Illinois
County of Cook

This instrument was acknowledged before me on 4/9/2019 (date) by

ANDREW E. MARGOLIS

ELANA F. MARGOLIS

(name/s of person/s).

Cynthia M. Lee

Cynthia M. Lee
(Signature of Notary Public)

(Seal)

