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Submitted for Recordation By and Return to



Office LOS ANGELES CONSUMER LOAN CTR
Address P.O. BOX 2240
City BREa
State CA
Zip 92822

99738127

6784/0132 30 001 Page 1 of 3
1999-08-03 15:08:22
Cook County Recorder 25.00



Loan #: 00500400374086998

Reference #: 011721-991931109590

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**MODIFICATION OF MORTGAGE - MODIFICATION AGREEMENT
CREDIT LIMIT INCREASE**

This MODIFICATION AGREEMENT is entered into as of 07/27/99, by and between:

DANIEL H. LEVEILLE AND ALICE B. LEVEILLE, WHO ARE MARRIED TO EACH OTHER

(collectively and individually "Mortgagor", and BANK OF AMERICA, N.A. ("Bank"), with reference to the following facts:

I. DANIEL H. LEVEILLE AND ALICE B. LEVEILLE

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 07/15/97, with an original credit limit of \$ 15,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a mortgage ("Mortgage") dated 07/15/97, which Mortgage was recorded on 07/18/97, as Document No. 97-518626, Official Records of the County Recorder of COOK County, State of Illinois, and which Mortgage encumbers real property commonly known as 7666 VICTORIA STREET WEST, CHICAGO, IL 60631

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and more particularly described as follows: ("Property"):

LOT 44 IN "THORNDALE" BEING SCHAVILJE AND KNUTH'S RESUBDIVISION OF PART OF LOT 4 IN FREDERICK KOEHLER ESTATE SUBDIVISION OF THE WEST 1/2 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES IN COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 1473293, IN COOK COUNTY, ILLINOIS.

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PIN# 12-01-325-037

- II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 43,000.00, and to secure said additional advance and Agreement, as so revised, by this Modification Agreement. Borrower and Bank have amended certain provisions of the Agreement to reflect said increased credit limit and now wish to modify the Mortgage to reflect this event.
- III. Bank of America, N.A., formerly Bank of America NT&SA.

NOW, THEREFORE, FOR GOOD AND VALUABLE CONSIDERATION, the receipt and adequacy of which are hereby acknowledged, Mortgagor and Bank hereby modify and amend the Mortgage as follows:

1. As of the date hereof, the second paragraph of the Mortgage is revised to reflect the fact that the Agreement is revised to provide for a Total Credit Commitment of \$ 43,000.00, and the Mortgage secures to Bank, in addition to the obligations set forth therein, the full repayment of the debt evidenced by the Agreement, as revised to reflect the increased credit limit, together with interest and all applicable fees as calculated under the Agreement.

When there is a reference in the Mortgage to Total Credit Commitment, it shall refer to the Total Credit Commitment as modified and amended above. In all other respects except as modified above, the Mortgage remains unmodified and in full force and effect.

This Modification Agreement shall be deemed to be made under and subject to the laws of the State where the Property is located. Except as herein modified, it is expressly agreed that all of the terms and provisions of the Mortgage shall remain in full force and effect.

