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MAIL TO → BOX 352

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1999-08-16 15:41:03  
Cook County Recorder 27.00

Submitted for Recordation By and Return to



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

Loan #: 00500400487106998

Reference #: 011721-991891511480

#161636

(Space Above This Line For Recording Data)

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

1565614

This MODIFICATION AGREEMENT is entered into as of 07/29/99, by and between:

CHRIS WIGHT AND LINDA J. WIGHT, WHO ARE MARRIED TO EACH OTHER

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

I. CHRIS WIGHT AND LINDA J. WIGHT

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 08/20/97, with an original credit limit of \$ 10,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a mortgage ("Mortgage") dated 08/20/97, which Mortgage was recorded on 08/28/97, as Document No. 97-634228, Official Records of the County Recorder of COOK County, State of Illinois, and which Mortgage encumbers real property commonly known as 615 GROVE AVENUE NORTH, OAK PARK, IL 60302

Clerk's Office

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

- II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 20,000.00, 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 \$ 20,000.00, 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.

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## REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGE OR DEED OF TRUST

Mortgagor and Bank request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Bank, at Bank's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage.

Chris Wight 8/5/99  
CHRIS WIGHT Date

Linda J. Wight 8/5/99  
LINDA J. WIGHT Date

\_\_\_\_\_ Date \_\_\_\_\_ Date

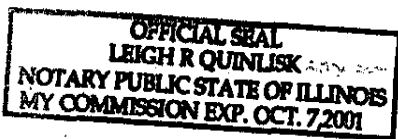
STATE OF ILLINOIS )  
COUNTY OF Cook ) SS.

I, Leigh R. Quinlisk, a Notary Public in and for said county and state, do hereby certify that Chris and Linda Wight personally known to me to be the same person(s) whose name(s) were subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that + they signed and delivered said instrument as their free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal, this 5<sup>th</sup> day of August, 1999.

My Commission Expires:  
October 7, 2001

Leigh R. Quinlisk  
Notary Public



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## EXHIBIT "A"

THE SOUTH 20 FEET OF LOT 4 AND THE NORTH 25 FEET OF LOT 5  
(EXCEPT THE EAST 95 FEET OF THE SOUTH 2.95 FEET OF SAID NORTH  
25 FEET OF LOT 5) IN BLOCK 2 IN AUSTIN MOREY AND SLENTZ  
SUBDIVISION OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF  
SECTION 6, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Plat # 16-06-322-020

Property of Cook County Clerk's Office