

Account # 4800000550



Associated Bank

EQUITY LOAN PLAN ACCOUNT
MODIFICATION AGREEMENT



0011141114

THIS AGREEMENT is made by and between you, PAUL C O'REILLY AND
LAURIE S O'REILLY, HIS WIFE IN JOINT TENANCY

(name), and us, Associated Bank, for the purpose described below.

Recitals

A. You established a Home Equity Line Plus, Equity Management Account, or Equity Loan Plan with us on August 31, 2001. Your Account is evidenced in part by the following documents which are signed on that date: (1) a Home Equity Line Plus ("H.E.L.P") Account Agreement, an Equity Management Account Agreement, or Equity Loan Plan Account Agreement which will be called your "Account Agreement" for purposes of this Modification Agreement; (2) a Mortgage Note, and (3) a Real Estate Mortgage.

O'Connor Title
Services, Inc.
1337-204

B. Your Account Agreement specifies a credit limit of \$ 40,000.00, which is also the amount of the Mortgage Note and Mortgage. You have requested us to increase your credit limit, and we have approved an increase of \$ 5,000.00.

C. This Modification Agreement affects the land described more fully in the Real Estate Mortgage, which was recorded in the Office of the Register of Deeds for Cook County on OCTOBER 10, 2001, in Reel/Vol. No. , Image/Page No. 0, as Document No. 0010939584. Property Description: See Attached Page Tax Key# 10-33-323-016-0000

Agreement

You and we therefore mutually agree as follows:

1. Your Account Agreement is modified to provide for a credit limit of \$ 45,000.00 (your new credit limit), and the amount of your Mortgage Note is increased to an amount equal to your new credit limit.
2. The principal amount referenced in the opening paragraph of your Real Estate Mortgage is increased to an amount equal to your new credit limit. It is your and our intention also that the reference in paragraph 4 of the Real Estate Mortgage to the sum specified in the opening paragraph of the Mortgage (that the principal sum secured by the Mortgage at any time will not exceed that amount) now means the new amount, as increased by this Agreement.
3. All other terms and conditions of the Account Agreement, Mortgage Note and Real Estate Mortgage remain the same and are not affected by this Agreement.
4. Notwithstanding the foregoing, you will not make and we will not be obligated to honor any purchases or cash advances in excess of your old credit limit until any rescission period applicable to this increase in your credit limit has expired and we are reasonable satisfied that no person with the right to rescind this credit limit increase has done so.

After recording, return to: **Associated Bank**
1305 Main Street, P.O. Box 208
Stevens Point, WI 54481

UNOFFICIAL COPY

O'Connor Title
Services, Inc.

Property of Cook County Clerk's Office

#

UNOFFICIAL COPY

Each person who has signed below acknowledges receiving an exact copy of this Agreement with all blanks filled in.

The undersigned acknowledges receipt of an exact and completed copy of this Mortgage.

Signed and Sealed this 2nd day of October, 2001.

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Paul C. O'Reilly (Seal) Laurie S. O'Reilly (Seal)

* PAUL C O'REILLY * LAURIE S O'REILLY

Alias Alias

(Seal) (Seal)

* *

Alias Alias

This instrument was drafted by FULL, CATHIE

After recording, return to: Associated Bank, 1305 Main St., P.O. Box 226, Stevens Point, WI 54481

*Type or print name signed above.

ACKNOWLEDGEMENT

STATE OF ILLINOIS))SS.) County.

I the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY THAT

PAUL C O'REILLY AND LAURIE S O'REILLY, HIS WIFE IN JOINT TENANCY

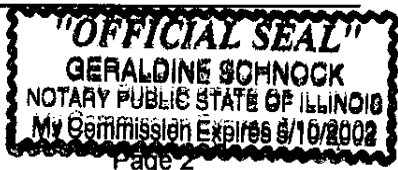
personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein, set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal this

2nd day of October, 2001.

Geraldine Schnock (Notary Public)

Commission Expires:



UNOFFICIAL COPY

Application # 0109203151

Legal Description Continued

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EQUITY LOAN PLAN

PROPERTY DESCRIPTION

Borrowers: PAUL C O'REILLY
LAURIE S O'REILLY

Property Address: 6463 N LEOTI
Chicago, IL 60646

LOT 20 IN BLOCK 20 IN EDGEBROOK MANOR BEING A SUBDIVISION OF LOTS 27, 32, 33, 34, AND 35 AND THAT PART OF THE SOUTH WEST 1/2 OF LOT 38 AND 39 WEST OF ROAD. ALL OF LOTS 40, 41, 42, 43 AND 44 THE SOUTH WEST OF 1/2 OF LOT 45 ALL OF LOTS 47-52 INCLUSIVE IN SUBDIVISION OF BRONSON'S PART OF CALDWELL'S RESERVE IN TOWNSHIP 40 AND 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THEREFROM THAT PART OF SAID LOTS 34 AND 41 LYING SOUTH OF THE NORTH CITY LIMITS OF CHICAGO WEST OF CENTER LINE OF CARPENTER ROAD AND EAST OF RIGHT OF WAY OF CHICAGO, MILWAUKEE AND ST PAUL RAILROAD COMPANY AND EXCEPT 100 FOOT RIGHT OF WAY OF CHICAGO, MILWAUKEE AND ST PAUL RAILROAD IN COOK COUNTY, ILLINOIS