



00346871

National City.

MAIL TO → BOX 352

16 35908

**Open End or Advance Money Mortgage Modification Agreement
(Credit Limit Amendment)**

This Modification of Open End or Advance Money Mortgage ("Modification") is executed and delivered on 10/01/1999 by the person(s) signing below ("Mortgagor") and National City Bank of Michigan/Illinois, (formerly known as FIRST OF AMERICA BANK) ("Bank").

1. This Modification is to the Open End or Advance Money Mortgage given by Mortgagor to the Bank dated 06/01/1992, recorded in Liber/Volume _____, Page _____ or as document no. 92-472890, and if amended, at Liber/Volume _____, Page _____ or as document no. _____ in the COOK County, Illinois records, ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement dated 06/01/1992, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") in the principal amount of \$ 100,000.00 ("Original Credit Line").

2. The Mortgage is modified to change the Original Credit Line as follows: (check whichever is applicable)
- The Agreement is modified to increase the Original Credit Line by an additional principal amount of \$ 25,000.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 125,000.00 (the total of the Original Credit Line and the Additional Indebtedness) both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of loan advances provided for in the Mortgage.
 - The Agreement is modified to decrease the Original Credit Line to \$ _____. Consequently, the parties agree to hereby decrease to \$ _____ both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of loan advances provided for in the Mortgage.

THIS IS A FUTURE ADVANCE MORTGAGE. THE MAXIMUM PRINCIPAL AMOUNT, EXCLUDING PROTECTIVE ADVANCES, THAT MAY BE SECURED BY THE MORTGAGE IS \$ 125,000.00

3. This Modification does not constitute a waiver or novation of the Agreement, Mortgage or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interest are hereby agreed to be continued in full force and effect.

Signed and acknowledged in the presence of:

Wayne E. Allen
(Mortgagor Signature)WAYNE E ALLEN

Helen B. Allen
(Mortgagor Signature)HELEN B ALLEN

ATTEST:

By: Shirley J. Rustemeyer
Title: Consumer Banker

NATIONAL CITY BANK OF MICHIGAN/ILLINOIS
By: Shirley J. Rustemeyer
Title: Consumer Banker

Prepared By: Shirley J. Rustemeyer

COMPLETE AND ATTACH ACKNOWLEDGMENT

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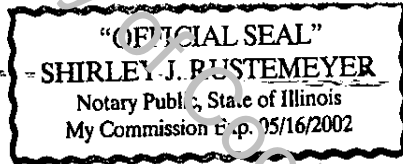
ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF Cook)SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named WAYNE E ALLEN AND HELEN B ALLEN (HIS WIFE) who acknowledged that they/he/she did sign the foregoing instrument, and that the same is their/his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on 10/01/1999.

My Commission Expires:



Shirley Rustemeyer
Notary Public

STATE OF ILLINOIS
COUNTY OF _____)SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named _____ and _____, the _____ and _____ of National City Bank of Michigan/Illinois and acknowledged the foregoing agreement on behalf of said Bank.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on 10/01/1999.

My Commission Expires:

Notary Public

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"EXHIBIT A"

LOT 21 IN BLOCK 5, IN KINSEY'S PARK RIDGE SUBDIVISION OF PART OF SECTIONS 1, AND 2, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

CKA: 2017 S LINDEN, PARK RIDGE, IL 60068
PARCEL # 12-01-305-009

Property of Cook County Clerk's Office