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EMULY Money Service

Home Equity Line of Credit Loan Modification Agreement

Agreement and Disclosure Statement ("Agreement") executed by HENRY J. CANESTRINI AND CARMEN TORRES CANESTRINI, HUSBAND AND WIFE ("Borrower"), and

B. the said Mortgage recorded on MARCH 2, 1993 as document number 93-156676 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 1316 HAMSTEAD COURT, PALATINE, IL 60067 ("Property") executed by Borrower or NA as trustee ("Trustee") under Trust Agreement dated NA and known as Trust No. NA ("Trust").

The Agreement and Mortgage are each dated as of FEBRUARY 20, 1993.

Borrower has requested Bank One, CHICAGO, NA ("BANK ONE") to ~~modify the interest rate~~ **REDUCE THE INTEREST RATE APPLICABLE TO THE AGREEMENT AND** BANK ONE is willing to agree to such request NOW, THE REFERENCE, for good and valuable consideration, Borrower (and Trust, if applicable) and BANK ONE acknowledge and agree as follows:

1. Borrower does hereby acknowledge and agree that the Agreement is in full force and effect and that the Property is being occupied as the principal residence of Borrower.
2. Borrower (and Trustee, if applicable), do hereby acknowledge and agree that the Mortgage is in full force and effect.
3. The maximum credit limit referred to in the Agreement is hereby changed from \$ _____ to \$ _____.
4. The Maturity Date is hereby changed from _____ to _____.
5. The Mortgage is hereby modified to provide that such instrument and the lien created thereby continues as collateral security for repayment of the obligations due under the Agreement as modified hereby.
6. In all other respects, the Agreement and Mortgage are hereby ratified and reaffirmed.
7. In the event the Trust executing this agreement is an Illinois land trust, this agreement is executed by the Trustee, not personally, but as Trustee aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee and the Borrower hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing contained herein or in the Agreement shall be construed as creating any liability on the Trustee personally to pay the obligations due under the Agreement or Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by BANK ONE and by every person now or hereafter claiming any right or security hereunder, and that so far as Trustee is personally concerned, the legal holder or holders of the obligations due under the Agreement secured by the Mortgage shall look solely to the Property thereby mortgaged, conveyed and assigned to any other security given at any time to secure the payment thereof.

E1007304

Dated at Dec 11, Illinois as of _____, 1993. 8. THE INTEREST RATE APPLICABLE TO THE AGREEMENT IS HEREBY REDUCED FROM PRIME + 1% TO PRIME + 0%.

not personally but as Trustee aforesaid

by Carmen Torres Canestrini HENRY J. CANESTRINI CARMEN TORRES CANESTRINI BANK ONE, CHICAGO, NA

County of COOK State of ILL



05037331

I, PATTI L. MILES, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that HENRY J. CANESTRINI AND CARMEN TORRES CANESTRINI, HUSBAND AND WIFE personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 11th day of Dec, 1993.

Patti Miles Notary Public Commission Expires 3/2/97

2350

I, MARION GOEPGER, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

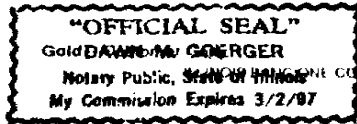
person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that _____ signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth. Given under my hand and notarial seal this 11th day of DEC, 1993.

Marion Goepger Notary Public Commission Expires 3-2-97

PIN of Property: 02-31-311-026

This instrument prepared by and to be returned to ~~BANK ONE~~ BANK ONE, CHICAGO, NA Address: P.O. BOX 7070 ROSEMONT, IL 60018-7070

White Original Canary - Credit File Copy Pink - Customer Copy



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Property of Cook County Clerk's Office 03037331

1772 171830
SERIAL 1025
SEARCHED INDEXED
SERIALIZED FILED

2017 APR 10 10 58 AM
DAVID W. GOLDBERG
CLERK OF COOK COUNTY
"OFFICIAL SEAL"

UNOFFICIAL COPY

EXHIBIT A

P.I.N. # 02-31-311-026

PROPERTY ADDRESS: 1316 HAMSTEAD COURT
PALATINE, IL 60067

DEPT-01 RECORDINGS \$23.50
110999 TRAN 2145 12/17/93 13:50:00
#6342 # *--03--037331
COOK COUNTY RECORDER

LEGAL DESCRIPTION:

LOT 154 IN WHYTECLIFF AT PALATINE, BEING A SUBDIVISION IN THE NORTH WEST 1/4 OF THE SOUTH EAST 1/4 AND THE NORTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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