

**RIDER TO HOME EQUITY  
LINE OF CREDIT ACCOUNT MORTGAGE**

This Rider is attached to and made a part of the Home Equity Line of Credit Mortgage ("Mortgage") dated November 11, 1993, by and between Stelian Zdrantan and Rodica Borcoman, his wife, and Valeria Bularca and ("Mortgagor") and PROGRESS CREDIT UNION, 200 East Randolph Drive, Chicago, Illinois 60601 ("Mortgagee"). Camelia Bularca, his wife, as joint tenants.

WHEREAS, Mortgagor has previously granted to Bell Federal Savings and Loan Association

("Prior Mortgage") a Mortgage dated June 17, 1993 and recorded 7/12/93 as Document No. 93531103 in the Office of the Recorder of Deeds of Cook County, Illinois ("Prior Mortgage") upon certain real property ("Property") in Cook County, Illinois, described as follows: Lot 1 of Tupanjac's subdivision of the west 254.50 feet of the east 899.50 feet of the south 12 4/13 rods of the east 65 rods of the southeast 1/4 of the northwest 1/4 of section 33, township 41 north, range 13, east of the third principal meridian, (except the south 1 rod), in Cook County, Illinois.

Permanent Index Number: 10-33-107-036

and commonly known as: 5324 W. Pratt Skokie, IL 60077

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WHEREAS, the Prior Mortgage was given to secure a promissory note ("Note") in the principal amount of Two Hundred Ninety-Two Thousand (\$ 292,000) Dollars plus interest and future advances as therein provided; and

WHEREAS, the amount presently outstanding under the Note and Prior Mortgage is Two Hundred Ninety-One Thousand Seven (\$ 291,700) Dollars; and Hundred Dollars

WHEREAS, the Note and right to make future advances thereon secured by the Prior Mortgage are solely owned and held by Prior Mortgagee and not as agent or trustee for any other person or corporation; and

WHEREAS, Progress Credit Union has agreed to extend to Mortgagor a Home Equity Line of Credit in the amount of Forty-Eight Thousand Dollars (\$ 48,000) Dollars, upon the security of the mortgage against the property described above which is junior to the Prior Mortgage; and

WHEREAS, Mortgagor agrees that as a condition to the extension of the aforesaid Home Equity Line of Credit, Mortgagor shall not request nor obtain any future advances from the Prior Mortgagee pursuant to the Prior Mortgage.

NOW THEREFORE, in consideration of the Property and to induce Progress Credit Union to extend and make a Home Equity Line of

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Credit available as aforesaid to Mortgagor and also in consideration of one dollar in hand paid, the receipt and sufficiency of which is hereby acknowledged. Mortgagor hereby agrees as follows:

(a) That Mortgagor will refrain from obtaining any future advances from Prior Mortgagee or other extensions of credit or entering into any other loan agreements or executing any other notes with Prior Mortgagee, directly or indirectly, which might directly or indirectly be entitled to priority over the Mortgage.

(b) That Mortgagee may notify Prior Mortgagee of this agreement and the recordation hereof.

(c) Wherever the singular appears herein, it shall also include the plural, the masculine, the feminine and neuter and vice versa.

(d) This Rider shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto.

(e) This Rider shall be governed and construed by and in accordance with the law of the State of Illinois and may be modified, amended, altered, or rescinded, in whole or in part, only by a writing signed by Mortgagor and Mortgagee, which writing bears a date contemporaneous with or subsequent to this Rider and specifically states that it does so modify, amend, alter or rescind, in whole or in part, this Rider.

WITNESS the hand \_\_\_\_\_ and seal of Mortgagor the day and year set forth above.

\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_  
Cecilia M. Sulara  
\_\_\_\_\_

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1998 DEC 28 AM 8:18

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1998 DEC 28 AM 9:19

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STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

I, Peter C. Bergan, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Rodica Borcoman appeared before me this day in person and acknowledged that he signed and sealed the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 11th day of November, 1993.

*Peter C. Bergan*  
\_\_\_\_\_  
Notary Public

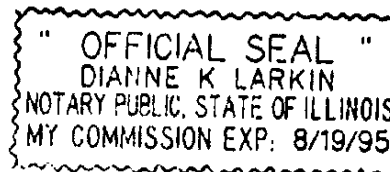


STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

I, Dianne K. Larkin, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Stelian Zdrantan appeared before me this day in person and acknowledged that he signed and sealed the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 11th day of November, 1993.

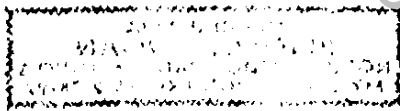
*Dianne K. Larkin*  
\_\_\_\_\_  
Notary Public



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STATE OF Illinois )  
COUNTY OF Cook ) SS

I, Peter C. Bergan, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Valeriu Bularca appeared before me this day in person and acknowledged that he signed and sealed the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 11th day of November, 1993.

*Peter C. Bergan*  
Notary Public

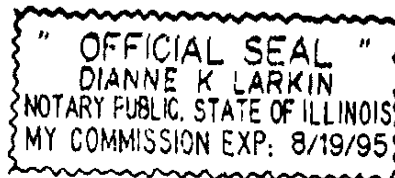


STATE OF Illinois )  
COUNTY OF Cook ) SS

I, Dianne K. Larkin, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Camelia M. Bularca appeared before me this day in person and acknowledged that he signed and sealed the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 11th day of November, 1993.

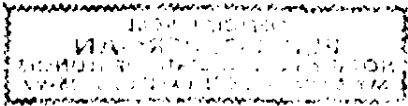
*Dianne K. Larkin*  
Notary Public



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11/11/2011