Reference is made to:

Service Home Equity Line of Credit Loan Modification Agreement

04031844

04031844

A.	that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by RONALD M. MIKITA AND
	LORNA N. MIKITA, HUSBAND AND WIFE ("Borrower"); and
В.	the Revolving Credit Mortgage recorded on FEBRUARY 22, 1994 as document number 94165133 with the
	Recorder of Deeds, C 0 0 K County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and
	commonly known as 9525 W FOREST PLACE DES PLAINES, IL 60016 ("Property")
	executed by Borrower oras trustee ("Trustee") under Trust Agreement
	dated and known as Trust No ("Trust").
The	Agreement and Mortgage are each dated as of November 21 , 19 94 .
Bor	rower has requested Fank One. CHICAGO, NA ("BANK ONE") to: (a) increase the maximum of credit available in Ner, he Agreement; and/or (b) extend the Maturity as provided for in the Agreement. BANK ONE is willing to agree to such request.
	W, THEREFORE, for go of and valuable consideration, Borrower (and Trust, if applicable) and BANK ONE acknowledge and agree as follows:
1.	Borrower does hereby a cknowledge 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 \$ 30,000,00 to \$ 100,000,00
4 5.	The Maturity Date is hereby change from NA to NA The Mortgage is hereby modified to provide that such instrument and the lien created thereby continue to the second in t
J .	obligations due under the Agreement as modifier, hereby. In all other respects, the Agreement and Mortgage (i.e.) areby ratified and reaffirmed.
6.	COUK COUNTY RECORDER
7.	In the event the Trust executing this agreement is an 'linois land trust, this agreement is executed by the Trustee, not personally, but as Trustee aloresald, in the exercise of the power and authority conferred upor an I 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 express. "Indicated and agreed that nothing contained herein or in the Agreement shall be construed as creating any liability on the Trustee personally to pay the onlight in side under the Agreement or Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being experience 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 concrined, the legal holder or holders of the obligations due under the Agreement secured by the Mortgage shall look solely to the Property thereby mortgaged, cr.ive, ed and assigned to any other security given at any time to secure the payment thereof.
Date	ed at WILMETTE , Illinois as of November 21 1994
TAL	USTEE (If applicable) BOR (CVER:
not	personally but as Trustee aforesaid RUNALU M. MIKITA
by_	LORNA N. MIKITA
s il	IS:BANK ONE,CHICAGO, NA
	Y by Charge to Chard ward
Cou	tits: Personal Banton
Stat	eat ICCINOIS
I	RONALD M. MIKITA AND LORNA N. MIKITA, HUSBAND AND WIFE State aloresaid, DO HEREBY
	personally on to me to be the same
pers	on whose name subscribed to the foregoing instrument, appeared before this day in person and lowledged that THEY signed, sealed and delivered the said instrument as THE IR free
	voluntary act. for the uses and ourposes therein set forth.
Give	n under my hand and notarial seal this 2 SE day of NOVENBER 15 04 COLUMN CHERYL ESSEX WARD Notary Public 15 COLUMN
	Notary Public, State of Illinois Commission Expires:
ł	h.y Gommission Expires 3-8-97 a Notary Publicing and for said County, in the State aforesaid, DO HEREBY
CER	TIFY that
Ders	personally known to me to be the same make the same subscribed to the foregoing instrument, appeared before me this day in person and
	owledged thatsigned, sealed and delivered the said instrument asfree
	voluntary act, for the uses and purposes therein set forth. n under my hand and notarial seal this day of
F	Notary Public (10 - 10 5 - 0.04 - 0.000)
This to be	on Property 09-10-105-004-0000 Instrument prepared by ankl Press: P 0 B0X 806083
	CHICAGO, IL 60680-6083

White - Original

Form No 21011/3-92

Canary - Credit File Copy

Pink - Customer Copy

Gold -- Customer Copy

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EXHIBIT "A"

9525 W FOREST PLACE DES PLAINES, IL 60016

P. I. N. 09-10-105-004-0000

LOT 33 IN CENTRAL ROAD ACRES SECOND ADDITION BEING A SUBDIVISION OF THE WEST 1/2 (EXCEPT THE EAST 333 FEET THEREOF) OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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