



HR8048005

The First National Bank Of Chicago

AMENDMENT TO HOME EQUITY LINE AGREEMENT AND MORTGAGE

This Amendment is dated November 14, 1998, and is executed by The First National Bank Of Chicago either as original mortgagee or as assignee ("Lender") and KELLY A. DIXON, UNMARRIED AND WILLIAM N. DIXON AND MARY B. DIXON, HIS WIFE, AS JOINT TENANTS

(jointly and severally, if more than one) ("Borrower").

WHEREAS, Borrower has executed and delivered to Lender a certain Mortgage dated July 20, 1996, and recorded as document number 96617187 on August 13, 1996, with the Cook County Recorder of Deeds, encumbering the following described property:

UNIT 12D IN 1250 NORTH DEARBORN CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
LOT 25 IN BRONSON'S ADDITION TO CHICAGO, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 93692416 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

Permanent Tax Number 17042230861069
which has the address of 1250 N DEARBORN ST APT 12D CHICAGO, IL 606102200

("Mortgage"); and

WHEREAS, Borrower has executed a certain credit agreement and disclosure statement dated July 20, 1996, in favor of the Lender (the "Agreement").

WHEREAS, Lender and Borrower wish to amend the Mortgage in order to increase the credit limit under the Agreement and/or extend the expiration date of the Agreement.

NOW, THEREFORE, for valuable consideration, the receipt of which is hereby acknowledged, Lender and Borrower agree as follows:

BOX 333-CTI

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The maximum principal sum secured by this Mortgage shall be increased to Forty-Seven Thousand Five Hundred and No/100 Dollars (U.S. \$ 47,500.00), or the aggregate unpaid amount of all loans and any disbursements made by Lender pursuant to the Agreement, whichever is less.

The full debt secured by this Mortgage shall be due and payable, if not paid earlier, on the due date show on the billing statement issued after five years from the date of this amendment.

Borrower waives all right of homestead exemption in the Property.

Except as specifically amended hereby, the Mortgage remains in full force and effect and is hereby ratified and confirmed in its entirety.

IN WITNESS WHEREOF, this Amendment is executed the date above written.

KELLY A. DIXON, UNMARRIED AND WILLIAM N. DIXON AND MARY B. DIXON, HIS WIFE, AS JOINT TENANTS

X Kelly A. Dixon
Borrower, KELLY A. DIXON
X William N. Dixon Mary B. Dixon
WILLIAM N. DIXON AND MARY B. DIXON

08123243

The First National Bank Of Chicago
By: _____
Title: _____

(Space Below This Line For Acknowledgment)

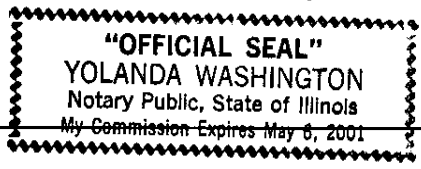
This Document Prepared By: WENDY M. CAHILL

STATE OF ILLINOIS, Cook County ss:
I, Yolanda Washington, a Notary Public in and for said county and state, do hereby certify that

William & Mary Dixon,
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 _____ signed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 15 day of Nov, 1998.

My Commission expires: May 6, 2001



Yolanda Washington
Notary Public

CONDOMINIUM RIDER
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THIS CONDOMINIUM RIDER is made this November 14, 1998, and is incorporated into and shall be deemed to amend and supplement that certain Mortgage (the "Security Instrument") dated of even date herewith, given by the undersigned (the "Mortgagor") to secure Mortgagor's obligations under that certain Equity Line/Loan Agreement, dated of even date herewith, between Mortgagor and The First National Bank Of Chicago (the "Lender") and covering the property described in the Security Instrument and located at 1250 N DEARBORN ST APT 12D CHICAGO, IL 606102200 (the "Property").

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as 1250 NORTH DEARBORN CONDOMINIUM (the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Mortgagor's interest in the Association, in the uses, proceeds and benefits of Mortgagor's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Mortgagor and Lender further covenant and agree as follows:

A. **Assessments.** Mortgagor shall promptly pay, when due, all assessments imposed by the Association pursuant to the provisions of the Declaration, by-laws, code of regulations and any other equivalent documents (the "Constituent Documents") of the Condominium Project.

B. **Hazard Insurance.** So long as the Association maintains, with a generally accepted insurance carrier, a "master", "blanket", or similar such policy on the Condominium Project, which policy provides insurance coverage against fire, hazards included within the term "extended coverage", and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, the Mortgagor's obligation under the Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied. Mortgagor shall give Lender prompt notice of any lapse in such hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any such proceeds payable to Mortgagor are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with the excess, if any, paid to Mortgagor.

C. **Lender's Prior Consent.** Mortgagor shall not, except after notice to Lender and with Lender's prior written consent, partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any material amendment to the Constituent Documents, including, but not limited to, any amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by the Association to terminate professional management and assume self-management of the Condominium Project.

D. **Easements.** Mortgagor also hereby grants to the Lender, its successors and assigns, as rights and easements appurtenant to the Property, the rights and easements for the benefit of said Property set forth in the Constituent Documents.

The Security Instrument is subject to all rights, easements, covenants, conditions, restrictions and reservations contained in the Constituent Documents the same as though the provisions of the Constituent Documents were recited and stipulated at length herein.

E. **Remedies.** If Mortgagor breaches Mortgagor's covenants and agreements hereunder, including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the Security Instrument.

IN WITNESS WHEREOF, Mortgagor has executed this Condominium Rider.

x Kelly A Dixon
 KELLY A DIXON

x _____