Cook County Recorder

51.50

MODIFICATION AGREEMENT - ILLINOIS



This Modification Agreement is entered into as of SEPTEMBER 14, 1999, by and between DRAGICA KUZMANOVIC ("Borrower") and Bank One, Illinois ("Bank One").

RECITALS

Bank One has extended credit to Borrower pursuant to a Bank One Home Equity Line of Credit Agreement and Disclosure. Statement dated OCTOBER 8, 1997 (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a war gage/Deed of Trust dated OCTOBER 8, 1997, and recorded on OCTOBER 31, 1997 in Volume or Book DOCUMENT # 0/814977, Page N/A in the office of the County Clerk of COOK County, ILLINOIS (the "Mortgage").

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower and Bank One hereto agree as follows:

- (X) The Equity Line Agreement is hereby amended to INCREASE the amount of credit available to Borrower ("Credit Limit") to \$140,000. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed \$140,000 at any one time.
- Effective as of SEPTEMBER 14, 1999, the 1 raw Period of the Equity Line Agreement is hereby EXTENDED to SEPTEMBER 14, 2009. Each party hereto a knowledges and agrees that by execution and delivery of this Modification Agreement, the parties intend merely to the Equity Line Agreement and INCREASE the maturity date of the Equity Line Agreement and the Mortgage to SEPTEMBER 14, 2019, and that said renewal and/or extension shall not cause a novation with respect to the Mortgage or the obligations under the Equity Line Agreement secured by the Mortgage.

The instrument prepared by:

JENNIFER D JANEZIC -

BANK ONE CONSUMER LENDING, PO LO., 2071, MILWAUKEE, WI 53201

Name

Address

- (X) As of SEPTEMBER 14, 1999, the margin on the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be -0.25 percent (7.75%).
- (N/A) For a six (6) month period commencing N/A, the Periodic Rate will be N/A% APR.
- (N/A) For a six (6) month period commencing N/A, the Periodic Rate will be N/A% lower than the rate shown in the Bank One Home Equity Line of Credit Agreement section describing the Periodic Rate.

Except as provided for in this Modification Agreement, all terms and conditions of the Equity Line Agreement and the Mortgage shall remain in full force and effect, and the Mortgage shall continue to secure the Borrower's obligations under the Equity Line Agreement as renewed hereunder.

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UNOFFICIAL COPY

IN WITNESS WHEREOF, the parties have executed this Modification Agreement as of the date first written above.

Bank One: By: Michell Pearson Vice fresicint STATE OF Illinois COUNTY OF Cook £ SS The foregoing instrument was acknowledged before me this I'm day of September, 1999 Dragica Kuzmanovic	
Bank One: By: Michell Peason Vice President STATE OF County OF Cook E SS Catherine J. Funkeler Notary Public, State of Illinois My Counission Expires May 29, 2000 The foregoing instrument was acknowledged before me this 14th day of September, 1999 Dragica Kuzmanovia	
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Title: Michael Peason Vice President STATE OF Illinois County OF Cook £ SS The foregoing instrument was acknowledged before me this 14th day of September, 1999 Dragica Kuzmanovic	įŲ.
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Notary Public	
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Catherine J. Hunkeler	
Notary Public, State of Illinois COUNTY OF Cook £ SS Notary Public, State of Illinois My Commission Expires May 20, 2000	
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The foregoing instrument was acknowledged before me this 1th day of September, 19 9 Michelu Peason as Vice President of Bank One, NA,	۹,
national banking association, on behalf of the association.	a
My commission expires $\frac{5}{20} \infty$	
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Notary Public	



When recorded return to:
Banc One Service Corp.
Midwest Loan Servicing KY-1-4444
P.O. Box 37264
Louisville, KY 40232-7264

Property of Cook County Clerk's Office



Exhibit A

Application Number:

4511026393

Parcel ID Number:

15-25-407-005

Grantee Names:

Dragica Kuzmanovic

Property Address:

521 BERKLEY

RIVERSIDE, IL 60546

COOK County

Legal Description:

Lot 23 in Henry Groh and Company's Subdivision of that part of Block 1 lying South of the Illinois Central Railroad and that part of Block 2 lying North of Riverside Parkway in Circuit Court Partition of the Southeast quarter of the Southeast quarter of and the East half of the as ast hird Pr. Northeast quarter of the Scutheast quarter of Section 25, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

FAX:1055

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KUZMANOVIC, DRAGICA MODIFICATION AGREEMENT