

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 Mortgage/Deed of Trust dated OCTOBER 8, 1997, and recorded on OCTOBER 31, 1997 in Volume or Book DOCUMENT # 97814977, 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.
- (X) Effective as of SEPTEMBER 14, 1999, the Draw Period of the Equity Line Agreement is hereby EXTENDED to SEPTEMBER 14, 2009. Each party hereto acknowledges and agrees that by execution and delivery of this Modification Agreement, the parties intend merely to renew 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
Name

BANK ONE CONSUMER LENDING, PO BOX 2071, MILWAUKEE, WI 53201
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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IN WITNESS WHEREOF, the parties have executed this Modification Agreement as of the date first written above.

Borrower:

Dragica Kuzmanovic

Bank One:

By:

Title: Michelle Pearson, Vice President

STATE OF Illinois

COUNTY OF Cook £ SS



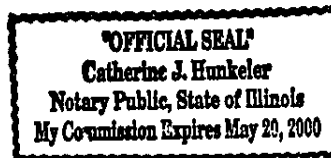
The foregoing instrument was acknowledged before me this 14th day of September, 19 99, by Dragica Kuzmanovic.

My commission expires 5/20/00.

Catherine J. Hunkeler
Notary Public

STATE OF Illinois

COUNTY OF Cook £ SS



The foregoing instrument was acknowledged before me this 14th day of September, 19 99, by Michelle Pearson as Vice President of Bank One, NA, a national banking association, on behalf of the association.

My commission expires 5/20/00.

Catherine J. Hunkeler
Notary Public

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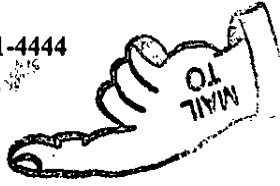
When recorded return to:

Banc One Service Corp.

Midwest Loan Servicing KY-1-4444

P.O. Box 37264

Louisville, KY 40232-7264



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KUZMANOVIC, DRAGICA
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