

499057684  
ATC

**National City**

09114032

9274/0156 27 001 Page 1 of 3  
1999-11-29 11:55:13  
Cook County Recorder 25.00



**Open End or Advance Money Mortgage Modification Agreement  
(Credit Limit Amendment)**

This Modification of Open End or Advance Money Mortgage ("Modification") is executed and delivered on 11/12/1999 by the person(s) signing below ("Mortgagor") and National City Bank of Michigan/Illinois, (formerly known as \_\_\_\_\_) ("Bank").

1. This Modification is to the Open End or Advance Money Mortgage given by Mortgagor to the Bank dated 12/19/93, recorded in Liber/Volume \_\_\_\_\_, Page \_\_\_\_\_ or as document no. \_\_\_\_\_, and if amended, at Liber/Volume \_\_\_\_\_, Page \_\_\_\_\_ or as document no. \_\_\_\_\_ in the COOK County, Illinois records, ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement dated 12/19/93, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") in the principal amount of \$ 40,000.00 ("Original Credit Line").

2. The Mortgage is modified to change the Original Credit Line as follows: (check whichever is applicable)  
 The Agreement is modified to increase the Original Credit Line by an additional principal amount of \$ 30,000.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 70,000.00 (the total of the Original Credit Line and the Additional Indebtedness) both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of loan advances provided for in the Mortgage.

3-*[Signature]*

The Agreement is modified to decrease the Original Credit Line to \$ \_\_\_\_\_. Consequently, the parties agree to hereby decrease to \$ \_\_\_\_\_ both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of loan advances provided for in the Mortgage.

**THIS IS A FUTURE ADVANCE MORTGAGE. THE MAXIMUM PRINCIPAL AMOUNT, EXCLUDING PROTECTIVE ADVANCES, THAT MAY BE SECURED BY THE MORTGAGE IS \$ 70,000.00**

3. This Modification does not constitute a waiver or novation of the Agreement, Mortgage or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interest are hereby agreed to be continued in full force and effect.

Signed and acknowledged in the presence of:

[Signature]  
(Mortgagor Signature) RICHARD A CHRISTOPHER  
[Signature]  
(Mortgagor Signature) BETH A CHRISTOPHER

ATTEST:

NATIONAL CITY BANK OF MICHIGAN/ILLINOIS

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Prepared By: \_\_\_\_\_

**BOX 333-CTI**

**COMPLETE AND ATTACH ACKNOWLEDGMENT**

# UNOFFICIAL COPY

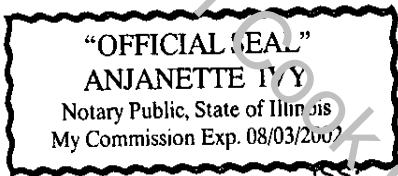
## ACKNOWLEDGMENT

STATE OF ILLINOIS  
COUNTY OF COOK )SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named RICHARD A CHRISTOPHER AND BETH A CHRISTOPHER who acknowledged that they/he/she did sign the foregoing instrument, and that the same is their/his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on 11/12/1999.

My Commission Expires:



Anjanette Ivy  
Notary Public

STATE OF ILLINOIS  
COUNTY OF \_\_\_\_\_ )SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named \_\_\_\_\_ and \_\_\_\_\_, the \_\_\_\_\_ and \_\_\_\_\_ of National City Bank of Michigan/Illinois and acknowledged the foregoing agreement on behalf of said Bank.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on 11/12/1999.

My Commission Expires:

\_\_\_\_\_  
Notary Public

UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

EQUITY SEARCH PRODUCT

CTIC ORDER NO.: 1408 H99057684 HE

D. LEGAL DESCRIPTION:

LOT 14 IN BLOCK 4 IN H. O. STONE AND CO'S BRAINARD PARK SUBDIVISION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIA - 6418 Stone Ave.  
Lagrange IL

Property of Cook County Clerk's Office

Page 3 of 3 09114032

PERMANENT INDEX NUMBER: 18-09-109-011-0000

BORROWER'S NAME: CHRISTOPHER, RICHARD A & BETH A