

MODIFICATION AGREEMENT - ILLINOIS



This Modification Agreement is entered into as of AUGUST 21, 1999, by and between FRANCINE HORI ("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 SEPTEMBER 11, 1997 (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust dated SEPTEMBER 11, 1997, and recorded on OCTOBER 20, 1997 in Volume or Book DOCUMENT #97776514, 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 \$54,110. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed \$54,110 at any one time.
- (X) Effective as of AUGUST 21, 1999, the Draw Period of the Equity Line Agreement is hereby EXTENDED to AUGUST 21, 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 AUGUST 21, 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:

Name David T. Horschak

Address Bank One Consumer Lending
P.O Box 2071, Milwaukee, Wi 53201

- (X) As of AUGUST 21, 1999, the margin on the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be 0.00 percent (8.00%).
- (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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HORI, FRANCINE
MODIFICATION AGREEMENT

*Bank One, N.A. Retail Loan
Servicing # 42-1606
P.O. Box 11606
Lexington, KY 40576-1606*

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Property of Cook County Clerk's Office

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

Borrower:

X Francine M. Hori - Francine M. Hori
ILDL H600-2536-5659
Exp 2-28-65

Bank One:

By: Renee M. Migon

Title: Relationship Officer

STATE OF Illinois
COUNTY OF Cook £ SS

The foregoing instrument was acknowledged before me this 21st day of August, 19 99, by

My commission expires 06-04-02



Renee M. Migon
Notary Public

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09125583

STATE OF Illinois
COUNTY OF Cook £ SS

The foregoing instrument was acknowledged before me this 21st day of August, 19 99, as of _____ a

national banking association, on behalf of the association.

My commission expires 06-04-02



Renee M. Migon
Notary Public

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1000-310-0000

Property of Cook County Clerk's Office

State of Illinois
County of Cook

State of Illinois
County of Cook

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Order #: 7240-20

Reference(s): 370-28 Aug '97 & 4510119683

Property: 4529 North Moody Av Chicago, Illinois 60630 County: Cook

Legal Description: Lot 18 in Block 3 in Cenosite
Heafield and Thomas' Country Club Addition to
Chicago, being a Subdivision of the North 20 acres of
the South 60 acres of the Northwest quarter of Section
17, Township 40 North, Range 13, East of the Third
Principal Meridian, in Cook County, Illinois.

Permanent Index Number(s): 13-17-113-016

Owner(s) of Record: Francine Horn

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