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-88-552257

HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

Reference is made to:

- (a) the First Illinois "Home Equity" Line of Credit Loan Agreement ("Agreement");
- (b) that certain "Home Equity" Line of Credit Mortgage Note ("Note"); and
- (c) the "Home Equity" Mortgage recorded on July 6, 1987 as document # 87-368662 with the (Recorder of Deeds) (Registrar of Torrens Title), Cook County, Illinois ("Mortgage").

The Agreement, Note and Mortgage are each dated as of June 20 19 87 and executed by First Illinois Bank of Wilmette as Trustee under Trust Agreement dtd. 6/30/86, ~~xxxxxxx~~

Borrower has requested that First Illinois Bank of Wilmette ("Bank"), holder of the Note, agree to increase the "Maximum Line of Credit" (as defined in the Agreement) and Bank is willing to agree to such request.

NOW, THEREFORE, for good and valuable consideration Borrower and Bank acknowledge and agree as follows:

- A. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note and Mortgage are in full force and effect.
- B. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ *60,00.00* to \$ *100,000.00*.
- C. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
- D. The Mortgage is hereby modified to provide that such instrument and the lien created thereby is granted as security for repayment of the Note as modified hereby.

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E. In all other respects the Agreement, Note and Mortgage are hereby ratified and reaffirmed.

DATED at Wilmette, Illinois as of 10/25, 1988.

BORROWER:

FIRST ILLINOIS BANK
WILMETTE, ILL. 60091

AGENCY OF THE BANK TRUST DEPARTMENT
AND NOT A SEPARATE ENTITY

BY Michael T. Amick

VICE PRESIDENT AND CHIEF OF BRANCH

"ATTACHED EXEMPTION RIDER IS INCORPORATED HEREIN"
GUARANTORS: (if applicable)

✓ William J. ...
✓ Mark ...

BANK:

First Illinois Bank of Wilmette

By Michael E. Sauer

Michael E. Sauer, Vice President

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It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against FIRST ILLINOIS BANK OF WILMETTE or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee, whether or not in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

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FIRST ILLINOIS BANK OF WILMETTE
WILMETTE, IL 60091
AS TRUSTEE UNDER TRUST NO. 711B.0445
AND NOT PERSONALLY
BY Richard T. Arnold
VICE PRESIDENT & TRUST OFFICER

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EXHIBIT A

LEGAL DESCRIPTION FOR LOAN MODIFICATION DATED OCTOBER 25, 1988
IN THE AMOUNT OF \$ *100,000.00*, EXECUTED BY
WILLIAM J. YACULLO and MARIE E. YACULLO
PIN: 04-25-316-029, Vol. 133
COMMONLY KNOWN AS: 1509 KAYWOOD LANE, GLENVIEW, IL 60025

Lot 2 in Swanson's Resubdivision of Lots 35, 36 and 37 in Epson's
Country Club Manor, A Subdivision of the West 1/2 of the Southeast
1/4 of the Southwest 1/4 of Section 25, Township 42 North, Range 12,
East of the Third Principal Meridian, in Cook County, Illinois.

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