

# UNOFFICIAL COPY

88069982

72130

## MORTGAGE MODIFICATION AGREEMENT AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure Statement ("this Amendment"), is made and entered into by and between DAVID H. GERBER and SUSAN P. GERBER, HIS WIFE

(hereinafter, whether one or more, the "Borrower") and THE NORTHERN TRUST COMPANY, an Illinois banking corporation (the "Bank").

WHEREAS, the Borrower has entered into The Northern Trust Company Equity Credit Line Agreement and Disclosure Statement (the "Agreement") dated JANUARY 2, 1987, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$ 60,000.00 (the "Maximum Credit Amount");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee an Equity Credit Line Mortgage (the "Mortgage") dated JANUARY 2, 1987 pursuant to which the Borrower did mortgage, grant, warrant, and convey to the Bank the property located in the County of COOK, State of Illinois, legally described in Exhibit A attached hereto and incorporated herein by reference, which has a street address of 738 11th STREET, WILMETTE, ILLINOIS 60091, which Mortgage was recorded on JANUARY 13, 1987 as Document No. 87023583 by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Agreement and the Mortgage, and the Borrower has requested that the Maximum Credit Amount be increased from \$ 60,000.00 to \$ 100,000.00, and the Bank is willing so to do provided the Borrower executes this Amendment and any further documents as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.

Now, therefore, in consideration of the foregoing and of the mutual covenants herein contained, the parties hereto hereby agree as follows:

DEPT-01 RECORDING \$14.00  
T#2222 TRAN 3110 02/17/88 15:43:00  
#7357 # B \*-88-069982  
COOK COUNTY RECORDER

88069982

88069982

88069982

TH 22348

1400

15

# UNOFFICIAL COPY

11/11/2011

Property of Cook County Clerk's Office

11/11/2011

20111111

20111111

# UNOFFICIAL COPY

THE NORTH 1/2 OF LOT 5 IN BLOCK 24 IN WILMETTE VILLAGE IN SECTION 34, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.

05-34-223-005

BEO

Property of Cook County Clerk's Office

66069982

# UNOFFICIAL COPY

PROPERTY OF COOK COUNTY CLERK'S OFFICE

Property of Cook County Clerk's Office

12/18/2012

# UNOFFICIAL COPY

1. Amendment to Mortgage. The second paragraph on the first page of the Mortgage (the first "Whereas" clause) is hereby amended by substituting "\$ 100,000.00 " [new Maximum Credit Amount] for "\$ 60,000.00 " [original Maximum Credit Amount].

2. Amendment to Agreement. Paragraph 2, page 1 of the Agreement amended by substituting "\$ 100,000.00 " [new Maximum Credit Amount] for "\$ 60,000.00 " [original Maximum Credit Amount].

3. Effective Date. Subject to the other terms and conditions of the Agreement and the Mortgage, the new Maximum Credit Amount shall be effective and available upon the expiration of the Borrower's right to rescind under federal Regulation Z, 12 CFR 226 (Truth in Lending).

4. References. Wherever in the Mortgage, the Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Maximum Credit Amount, with interest thereon, plus any other sums and obligations stated therein to be secured thereby.

5. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stand and remain unchanged and in full force and effect.

6. Miscellaneous. This Amendment shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment as of the day and year first above written.

BORROWER

DAVID H. GERBER

X

X

SUSAN P. GERBER

THE NORTHERN TRUST COMPANY

Attest:

Assistant Secretary

By:

Its:

55069982

UNOFFICIAL COPY

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

STATE OF ILLINOIS)

) ss

COUNTY OF C O O K)

I, SARAH E. HERZEL, a Notary Public in and for said County, in the State aforesaid, do hereby certify that DAVID H. GERBER and SUSAN P. GERBER personally appeared before me and acknowledged that (s)he [they] executed and delivered the foregoing instrument as his(her)[their] their free and voluntary act for the use and purposes therein set forth.

Given under my hand and notarial seal this 8<sup>th</sup> day of February, 1988.

(SEAL)

Sarah E. Herzel  
Notary Public

My Commission Expires: 3/20/88

STATE OF ILLINOIS)

) ss

COUNTY OF C O O K)

I, SARAH E. HERZEL, a Notary Public in and for said County, in the State aforesaid, do hereby certify that WALTER C. STEPHEN, SECOND Vice President of THE NORTHERN TRUST COMPANY, and JAMES H. HUBER, Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such SECOND Vice President and such Assistant Secretary and are personally known to me to be such SECOND Vice President and such Assistant Secretary, appeared before me this day in person and acknowledged that they respectively signed and delivered and attested the said instrument as their free and voluntary act as such SECOND Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of THE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.

Given under my hand and notarial seal this 8<sup>th</sup> day of February, 1988.

(SEAL)

Sarah E. Herzel  
Notary Public

My Commission Expires: 3/20/88

THIS INSTRUMENT WAS PREPARED BY:  
STEBBINS NELSON, ESQ.

THE NORTHERN TRUST COMPANY  
50 South LaSalle Street  
Chicago, Illinois 60675  
Telephone (312) 444-3069

560659982

# UNOFFICIAL COPY

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

Faint, illegible text in the middle section of the page.

Faint, illegible text in the lower middle section of the page.

Faint, illegible text at the bottom of the page.

Property of Cook County Clerk's Office