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MODIFICATION AGREEMENT
(FOR FIRST EQUITY LINE OF CREDIT)

\$16.00

1081

THIS INDENTURE, made this 3rd day of May, 1990,
by and between First National Bank of Northbrook, the owner of
the mortgage hereinafter described (herein called "the
Mortgage"), and the obligor on the First Equity Line of Credit
Agreement and note secured by said mortgage and maker of said
mortgage described (herein called "the Mortgagor"),

WITNESSETH:

WHEREAS, the Mortgagor and Mortgagee have heretofore
entered into a certain Home Equity Line of Credit Agreement with
a Credit Limit of \$50,000.00 dated June 3, 1989
(hereinafter called "the Agreement"), and a promissory note of
the same date in the principal sum of the Credit Limit
(hereinafter called "the Note"); and

WHEREAS, the Agreement and Note are secured by a mortgage
dated June 3, 1989 and recorded June 14, 1989
as document number 89-268,986 in the office of the
Recorder of Cook County, Illinois
(hereinafter called "the Mortgage") on the following described
real estate:

Lot 238 in Summerhill Unit No. 2, being a subdivision in the Southwest 1/4 of Section 17, Township
42 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois.

COOK COUNTY ILLINOIS
Commonly known as: 2218 White Oak Court

Northbrook, Illinois 60062

PIN: 04
82-17-304-023 - Volume 182

TTC # SC 251344

Box 15

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WHEREAS, the Mortgagor has requested the Mortgagee to increase the Credit Limit available under the Agreement to \$100,000.00 (hereinafter called "the New Credit Limit"); and

WHEREAS, Mortgagee has agreed to increase the Credit Limit to \$100,000.00 on the following terms and conditions,

NOW, THEREFORE, the parties hereto in consideration of the mutual covenants and conditions hereinafter set forth agree as follows:

1. Mortgagor has concurrently herewith executed a promissory note for an amount equal to the difference between the original Credit Limit and the New Credit Limit (hereinafter called "the Additional Note").

2. The Agreement and Mortgage are amended and modified to provide that the Credit Limit set forth therein is equal to the New Credit Limit.

3. The Mortgage is modified and amended to provide that in addition to the obligations originally secured thereby, it also secures (a) repayment of all sums over and above the original Credit Limit borrowed under the Agreement, as amended and modified herein to increase the Credit Limit, plus interest thereon payable at the rate and at the times provided in the Agreement and (b) the Additional Note.

4. A default under the Mortgage, as herein modified and amended, shall occur in any of the following events: (a) Mortgagor fails to pay when due any amounts due under the Note, the Additional Note or the Agreement or otherwise fails to perform any obligation or agreement of Mortgagor set forth or incorporated in the Note, Additional Note, Agreement, or

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Mortgage, as modified or amended hereby; or (b) default as defined in the Agreement shall occur.

5. A default under the Note, Agreement or Mortgage shall constitute a default under the Additional Note. A default under the Additional Note shall be and constitute a default under the Note, Agreement and Mortgage.

6. Except as modified and amended hereby, the Note, Agreement, Mortgage and any instruments, documents or agreements secured by or incorporated in the Mortgage are confirmed and ratified. None of the rights of Mortgagee under the Note, Agreement or Mortgage are or shall be deemed to be prejudiced by reason of this Modification except as provided in this modification. This Modification shall not affect the lien and charge of the Mortgage upon the property covered thereby.

7. This Agreement is supplementary to said Mortgage Agreement and Note. All the provisions of the Mortgage and of the Note, including the right to declare principal and accrued interest due for any cause specified in said Agreement, Mortgage or Note, shall remain in full force and effect except as herein expressly modified. The Mortgagor agrees to perform all the covenants of the grantor or grantors in said Mortgage and Agreement. The provisions of this indenture shall inure to the benefit of any holder of said Agreement and Note and shall bind the heirs, personal representatives and assigns of the Mortgagor. The Mortgagor hereby waives and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Mortgagor

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consists of two or more persons, their liability hereunder shall be joint and several.

IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

Execution By Individual
Mortgagor(s):

X Gary Turner
X Linda Zimmerman

Execution By Land Trustee
as Mortgagor:

as Trustee under trust Agreement
dated _____, 19__ and known
as Trust no. _____ and not
personally

(SEAL)

BY: _____
Its _____ (Title)

ATTEST: _____
Its _____ (Title)

Execution By Corporate
Mortgagor:

an _____ corporation

(SEAL)

BY: _____
Its _____ (Title)

ATTEST: _____
Its _____ (Title)

FIRST NATIONAL BANK OF NORTHBROOK

(SEAL)

BY: _____
Its _____ (Title)

ATTEST: _____
Its _____ (Title)

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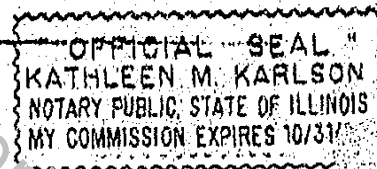
STATE OF Illinois)
COUNTY OF Cook }

I, Kathleen M. Karlson, a Notary Public in and for said County,
in the State aforesaid, do hereby certify that Mary Zimmerman and
Olinda Zimmerman

personally known to me to be the same persons whose name or names is or are subscribed
to the foregoing instrument, appeared before me this day in person and acknowledge that
they signed, sealed and delivered said instrument as their free and
voluntary act, for the uses and purposes herein set forth, including the release and waiver
of all rights under any homestead, exemption and valuation laws.

Given under my hand and Notarial Seal this 3rd day of May
1990

Kathleen M. Karlson
Notary Public



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