

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") executed by AVRUM H. GOODIE, divorced and not since remarried ("Borrower");
- C. the "Home Equity" Mortgage recorded on December 20, 1988 as document number 88585036 with the (Recorder of Deeds) (Register of Deeds), Cook County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 1420 DEBRY ST. ARCADYVILLE, IL 60091 ("Property");
- D. if applicable, the Guaranty ("Guaranty") of N/A and COOK COUNTY RECORDER ("Guarantors"); and
- E. if applicable, the Collateral Assignment of Beneficial Interest dated N/A applicable to _____ Trust created under Agreement dated _____ and known as Trust No. _____ ("Collateral Assignment"), which was granted as security interest for repayment of the Note in addition to or in lieu of the Mortgage

The Agreement, Note, Mortgage, Guaranty and Collateral Assignment are each dated as of December 14, 1988, and executed by Borrower and/or the Guarantors.

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

NOW, THEREFORE, for good and valuable consideration, Borrower (and Guarantors, if applicable) and Bank acknowledge and agree as follows:

- 1. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note, Mortgage, Guaranty and/or Collateral Assignment are in full force and effect and that the Property is being occupied as the principal residence of Borrower (or Guarantor, if applicable).
- 2. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ *30,000.00* to \$ *75,000.00*.
- 3. The Maturity Date (as defined in the Note) is hereby changed from N/A to _____.
- 4. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
- 5. The Mortgage and/or Collateral Assignment is hereby modified to provide that such instrument(s) and the lien(s) created thereby continue as security for repayment of the Note as modified hereby.
- 6. In all other respects, the Agreement, Note, Mortgage and/or Collateral Assignment and Guaranty are hereby ratified and reaffirmed.
- 7. In the event the Borrower executing this Agreement is an Illinois land trust, this Agreement is executed by Borrower, not personally, but as Trustee aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee and the Borrower hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing contained herein or in the Note shall be construed as creating any liability on the Borrower personally to pay the Note or any interest, late charge or premium that may accrue thereon, or any indebtedness secured by the Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by Lender and by every person now or hereafter claiming any right or security hereunder, and that so far as Borrower is personally concerned, the legal holder or holders of the Note and the owner or owners of any indebtedness secured by the Mortgage shall look solely to the Property thereby mortgaged, conveyed and assigned to any other security given at any time to secure the payment thereof.

Dated at Wilmette, Illinois as of December 12, 1991.

(Signature Page Attached)

1400/E

REI TITLE SERVICES # R12-593-4

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EXHIBIT 9 1 6 6 4 4 3 7

LEGAL DESCRIPTION FOR LOAN MODIFICATION DATED December 12, 1991 IN THE AMOUNT OF \$ 75,000.00

EXECUTED BY AVRUM H. GOODIE, divorced and not since remarried

PIN: 05-28-421-019

COMMONLY KNOWN AS: 1420 FOREST AVE., WILMETTE, IL 60091

LOT 12 (EXCEPT THE EAST 2 FEET OF THE SOUTH 62 FEET THEREOF) IN BLOCK 1 IN BARKER'S RESUBDIVISION OF LOTS 1 TO 7, 11 TO 16 INCLUSIVE IN BLOCK 1 AND LOTS 1 TO 4, INCLUSIVE, IN BLOCK 2 IN DINGEE'S RESUBDIVISION OF BLOCK 1 IN WILMETTE VILLAGE IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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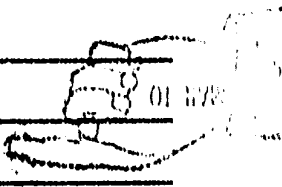
BORROWER: Avrum H. Goodie
AVRUM H. GOODIE

BANK: FIRST ILLINOIS BANK OF WILMETTE
By: Michael E. Sauer
Vice President

GUARANTORS: (if applicable)

DOCUMENT PREPARED BY AND TO BE RETURNED TO:

Roberta Lotsof
First Illinois Bank of Wilmette
1200 Central Avenue
Wilmette, IL 60091



REAL ESTATE PROPERTY INDEX NO. 05-28-421-019

31664437

STATE OF ILLINOIS)
COUNTY OF COOK)

I, ROBERTA S. LOTSOFF, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that AVRUM H. GOODIE personally appeared before me and acknowledged that he signed the foregoing instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal this 12th day of December, 19 91.

Roberta S. Lotsoff
Notary Public
My Commission Expires 3-2-93

STATE OF ILLINOIS)
COUNTY OF COOK)

I, ROBERTA S. LOTSOFF, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that Michael E. Sauer of First Illinois Bank of Wilmette personally appeared before me in person and acknowledged that he signed the foregoing instrument as his/hor free and voluntary act, and as the free and voluntary act of said Bank, and caused the Corporate Seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 12th day of December, 19 91.

Roberta S. Lotsoff
Notary Public
My Commission Expires

STATE OF ILLINOIS)
COUNTY OF COOK)

I, _____, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that _____ of _____ Bank, personally appeared before me and acknowledged that he signed the foregoing instrument as his/hor free and voluntary act, and as the free and voluntary act of said Bank, not personally but as Trustee aforesaid, and caused the Corporate Seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this _____ day of _____, 19 _____.

Notary Public

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