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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 Thomas J. Murphy and Karen A. Murphy, his wife

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

WHEREAS, the Borrower has entered into The Northern Trust Bank/DuPage Equity Credit Line Agreement and Disclosure Statement (the "Agreement") dated June 4, 1991, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$100,000.00 (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 June 4, 1991 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 624 S. Spring, LaGrange, Illinois 60525 which Mortgage was recorded on August 1, 1991 as Document No. 91387349 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 \$100,000.00 to \$200,000.00, and the Bank is willing to do so 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 RECORDINGS \$27.50
18999 TRAN 6510 06/30/92 11:09:00
#6366 # N-92-475010
COOK COUNTY RECORDER

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\$27.50E

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Property of Cook County Clerk's Office

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1. Amendment to Mortgage. The second paragraph on the first page of the Mortgage (the first "Whereas" clause) is hereby amended by substituting "\$ 200,000.00 " (new Maximum Credit Amount) for "\$ 100,000.00 " (original Maximum Credit Amount).

2. Amendment to Agreement. Paragraph 1, page 1 of the Agreement amended by substituting "\$ 200,000.00 " (new Maximum Credit Amount) for "\$ 100,000.00 " (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.

Signed and dated this 15th day of June, 1992

BORROWER

X [Signature]
Thomas J. Murphy
X [Signature]
Karen A. Murphy

THE NORTHERN TRUST BANK/DUPAGE

By: [Signature]
Joseph J. Martin
Its: Vice President

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STATE OF ILLINOIS)
) SS
COUNTY OF DuPage)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Thomas J. Murphy and Karen A. Murphy personally appeared before me and acknowledged that (s)he (they) executed and delivered the foregoing instrument as his (her) their free and voluntary act for the use and purposes therein set forth.



Given under my hand and notarial seal this 15th day of June, 1992.

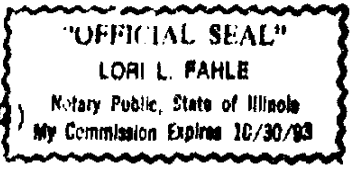
(SEAL)

Lori L. Fahle
Notary Public

My Commission Expires: 10/30/93

STATE OF ILLINOIS)
) SS
COUNTY OF DuPage)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Joseph J. Martin, Vice President of THE NORTHERN TRUST BANK/DuPAGE, who personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he respectively signed and delivered and attested the said instrument as his free and voluntary act, as aforesaid, and as the free and voluntary act of THE NORTHERN TRUST BANK, DuPAGE for the uses and purposes therein set forth.



Given under my hand and notarial seal this 15th day of June, 1992.

(SEAL)

Lori L. Fahle
Notary Public

My Commission Expires: 10/30/93

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LEGAL DESCRIPTION

Lot 162 and 163 in Spring Gardens, a Subdivision of the East 1/2 of the West 1/2 of the Northwest 1/4 and the East 1/2 of the Northwest 1/4 of the Southwest 1/4 of Section 9, Township 38 North, Range 12, East of the Third Principal Meridian, according to the Plat thereof recorded June 19, 1925 as Document Number 8,950,766, in Cook County, Illinois.

Permanent Index Number 18-09-110-019

Property commonly known as: 624 S. Spring, LaGrange, Illinois 60525

Prepared by and mail to:
Lori L. Fable
Northern Trust Bank/DuPage
400 E. Diehl Road
Naperville, Illinois 60563

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