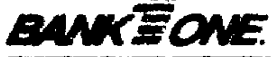


UNOFFICIAL COPY

Home Equity Line of Credit Loan Modification Agreement



Reference is made to:

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by FIRST ILLINOIS BANK OF WILMETTE, ITS SUCCESSOR OR SUCCESSORS, AS TRUSTEE, UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED AUGUST 9, 1990 AND KNOWN AS TRUST NUMBER TWB-909 (Borrower); and
- E. the Revolving Credit Mortgage recorded on MAY 14, 1987 as document number 87262401 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 1500 OAK AVE #1-F EVANSTON, IL. 60201 ("Property") executed by Borrower or BANK ONE, WILMETTE as trustee ("Trustee") under Trust Agreement dated AUGUST 9, 1990 and known as Trust No. TWB-0909 ("Trust").

The Agreement and Mortgage are each dated as of July 20 to 92

Borrower has requested Bank One, WILMETTE ("BANK ONE") to: (a) increase the maximum line of credit available under the Agreement; and/or (b) extend the Maturity as provided for in the Agreement. BANK ONE is willing to agree to such request. NOW, THEREFORE, for good and valuable consideration, Borrower (and Trust, if applicable) and BANK ONE acknowledge and agree as follows:

- Borrower does hereby acknowledge and agree that the Agreement is in full force and effect and that the Property is being occupied as the principal residence of Borrower.
- Borrower (and Trustee, if applicable) do hereby acknowledge and agree that the Mortgage is in full force and effect.
- The maximum credit limit referred to in the Agreement is hereby changed from \$ 70,000.00 to \$ 100,000.00
- The Maturity Date is hereby changed from May 31, 1992 to JUNE 30, 2002
- The Mortgage is hereby modified to provide that such instrument and the lien created thereby continues as collateral security for repayment of the obligations due under the Agreement as modified hereby.
- In all other respects, the Agreement and Mortgage are hereby ratified and reaffirmed.
- In the event the Trust executing this agreement is an Illinois land trust, this agreement is executed by the Trustee, 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 Agreement shall be construed as creating any liability on the Trustee personally to pay the obligations due under the Agreement or Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by BANK ONE and by every person now or hereafter claiming any right or security hereunder, and that so far as Trustee is personally concerned, the legal holder or holders of the obligations due under the Agreement 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 July 20, 19 92
SEE LEGAL ATTACHED AS EXHIBIT "A"

TRUSTEE (if applicable) BANK ONE, WILMETTE, f/k/a First Illinois Bank of Wilmette
not personally but as Trustee aforesaid
by Richard A. Smith
its: VICE PRESIDENT AND TRUST OFFICER

BORROWER:
Dominic Parisi
Helen T. Parisi
BANK ONE, WILMETTE
by [Signature]
its: [Signature]

County of COOK
State of ILLINOIS

I, Roberta S. Lotsoff, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Dominic Parisi and Helen Parisi personally known to me to be the same person 5 whose name 5 are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

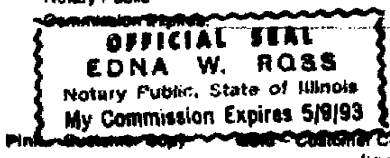


Roberta S. Lotsoff
Notary Public
Commission Expires: 92558528

I, MILDRED T. D. SHUL, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MILDRED T. D. SHUL, Vice President and Trust Officer personally known to me to be the same person 19 whose name 19 is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

[Signature]
Notary Public

Pin of Property: 1 MAR 019 005
This instrument prepared by and to be returned to Bank One, WILMETTE
Address: 1200 CENTRAL AVE. WILMETTE, IL. 60091



Edna W. Ross
Notary Public
Commission Expires: May 9, 1993
2350

UNOFFICIAL COPY

PROPERTY OF COOK COUNTY CLERK'S OFFICE

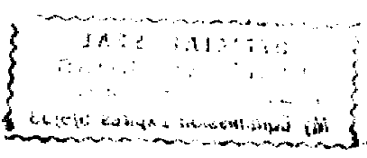
92558528

92558528

Property of Cook County Clerk's Office

92558528

15



OT

M

UNOFFICIAL COPY

9 2 3 1 1 2 3

EXHIBIT "A"

Property of Cook County Clerk's Office

. DEPT-01 RECORDING 623.00
. T86666 TRAN 5282 07/29/92 15145106
. 66886 \$ **92-556528
. COOK COUNTY RECORDER

UNIT NO. 1-F TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST
IN THE COMMON ELEMENTS IN 1500 OAK CONDOMINIUMS, AS
DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS
DOCUMENT NO. 21376247, IN THE SOUTH WEST 1/4 OF SECTION 18,
TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

11-16-314-019-1005

1500 OAK AVE. EVANSTON, IL. 60201
UNIT 1-F

20050527