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 Richard A. Rinella and Barbara J. Rinella, 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 June 8 , 1989, pursuant to which the Borrower may from time to time borrow from the Bunk amounts not to exceed the aggregate outstanding principal barrace of \$200,000.00 (the "Maximum Credit Amount");

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 \$260,000.00 to \$575,000.00, and the Bank is willing so to do provided the Borrower executes this Amendment and any further downents 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:

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EXHIBIT A

## LEGAL DESCRIPTION

THE SOUTHEASTERLY 50 FEET OF LOT 7 AND ALL OF LOT 10 IN BLOCK 25 IN ROSLYN ADDITION TO KENILWORTH, & SUBDIVISION OF PARTS OF SECTION 21, SECTION 22, SECTION 27 AND SECTION 28, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK CUUNTY ILLINOIS. County Clark's Office

PERMANENT INDEX NUMBER: 05-28-204-011

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## UNOFFICIAL COPY, 2

- 1. Amendment to Mortgage. The second paragraph on the first page of the Mortgage (the first "Whereas" clause) is hereby amended by substituting "\$575,000.00 "[new Maximum Credit Amount] for "\$200,000.00 "[original Maximum Credit Amount].
- 2. Amendment to Agreement. Paragraph 2, page 1 of the Agreement amended by substituting "\$575,000.00 " [new Maximum Credit Amount] for "\$200,000.00 " [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 2, 12 CFR 226 (Truth in Lending).
- 4. Peferences. 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 data 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 ansigns.

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

Signed and dated this 29th day of July 1992

## UNOFFICIAL COPY, 2

COUNTY OF C O O K)  I, JUDIER SCHENDELL, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Richard A. Rinella and Barbara J. Rinella personally appeared before me and acknowledged that [8]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 band and notatial seal this Although the William of Wi	STATE OF ILLINOIS)	
I, JUDITIK SCHINDELL, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Richard A. Rinella and Barbara J. Rinella personally appeared before me and acknowledged that [3]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 24th day of 1912.  WITH SQUARMED MARKET SET 0.1591  MY Commission Expires:  STATE OF ILLINOIS)  SET COUNTY OF COOK)  I, [OOK a Notary Public in and for said County, in the State aloresaid, do hereby certify that Walter Set of The Northern Trust Company, and Invest Notary Notary Public in and for Secretary of THE NORTHERN TRUST COMPANY, and Invest Notary Notary Public in the County 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 2012 Vice President and such Assistant Secretary and are personally known to me to be such 2012 Vice President and acknowledged that they respectively signed and delivered and acknowledged that they respectively signed and set fee and voluntary act of ASS NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 3/15f day of NORTHERN NOTARY Public	•	
said County, in the State aforesaid, do hereby certify that Richard A. Rinella and Barbara J. Rinella personally appeared before me and acknowledged that (a)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 with the respective of the seal of the seal this with the respective of the seal of the	· · · · · · · · · · · · · · · · · · ·	
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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 appropriate the set of the use and purposes therein set forth.  Given under my hand and notarial seal this appropriate the set of the	that pichard a pinella and Barbara J. Rinella personally	
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Given under my band and notarial seal this  AND SEPTIMENT OF BENEFITS  MY COMMISSION EXPIRES:  STATE OF ILLINOIS)  I, COCK a Notary Public in and for  said County of C O O K  I, COCK a Notary Public in and for  said County, in the State alorsaid, do hereby certify that WALTY (SCHAN ON	and delivered the foregoing instrument as his (her) [their] their	)
Given under my band and notarial seal this  DEFICIAL RAY  LUMB SCHMONT  MY COMMISSION EXPLOSES:  STATE OF ILLINOIS)  SECURITY OF COOK)  I, COOK  A Notary Public in and for  said County, in the State aloresaid, do hereby certify that MAITE SCHOON, and how Vice President of THE  NORTHERN TRUST COMPANY, and how Vice President of THE  NORTHERN TRUST COMPANY, and how Vice President of the same persons vesse names are subscribed to the foregoing instrument as such Assistant  Secretary, appeared before me this day in person and acknowledged that they respectively signed adelivered and attested the said instrument as their tree and voluntary act as  Such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act as  Such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 1PZ NORTHERN  TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand, and notarial seal this 31st day of May  Notary Public	free and voluntary act for the use and purposes therein set	
OFFICIAL RIFE  JUMP SCHOOLS  MY COMMISSION EN SEP 0.199.  MY Commission Expires:  STATE OF ILLINOIS)  I, COK  I, COK  A Notary Public in and for said County OF C O O K)  I, COK  A Notary Public in and for said County, in the State alonesaid, do hereby certify that WAILY (SEPNAN, and Thomas Nichola). Assistant Secretary of THE NORTHERN TRUST COMPANY, and Thomas Nichola. Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons wose names are subscribed to the foregoing instrument as such Old Vice President and such Assistant Secretary and are personally known to me to be such 200 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 tree and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of APE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of Mana D Lado  Notary Public	forth,	
OFFICIAL RIFE  JUMP SCHOOLS  MY COMMISSION EN SEP 0.199.  MY Commission Expires:  STATE OF ILLINOIS)  I, COK  I, COK  A Notary Public in and for said County OF C O O K)  I, COK  A Notary Public in and for said County, in the State alonesaid, do hereby certify that WAILY (SEPNAN, and Thomas Nichola). Assistant Secretary of THE NORTHERN TRUST COMPANY, and Thomas Nichola. Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons wose names are subscribed to the foregoing instrument as such Old Vice President and such Assistant Secretary and are personally known to me to be such 200 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 tree and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of APE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of Mana D Lado  Notary Public	Given under my hand and notarial seal this	
MY COMMISSION ER: SEPT 6.199.  MY COMMISSION ER: SEPT 6.199.  MY COMMISSION ER: SEPT 6.199.  I, OOK a Notary Public in and for said County Of C O O K)  I, OOK a Notary Public in and for said County, in the State aforesaid, do hereby certify that MAILER SEPT 6.199.  NORTHERN TRUST COMPANY, and Thomas Northern TRUST COMPANY, who are personally known to me to be the same persons vose names are subscribed to the foregoing instrument as such Nice President and such Assistant Secretary and are personally known to me to be such Northern TRUST Company who are personally known to me to be such Northern the same persons vose names are subscribed to the foregoing instrument as such Notary appeared before me this day in person and acknowledged that they respectively signed and delivered and attested the said instrument as their tree and voluntary act as such Northern TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial sear this 3/St day of Notary Public	200	
My Commission Expires:  STATE OF ILLINOIS)  I. (OOK a Notary Public in and for said County, in the State aloresaid, do hereby certify that Walter Stephan and Inome Northern Trust Company, who are personally known to me to be the same persons verse names are subscribed to the foregoing instrument as such Order President and such Assistant Secretary and are personally known to me to be such Ind Vice President and such Assistant Secretary and are personally known to me to be such Ind Vice President and such Assistant Secretary and are personally known to me to be such Ind 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 tree and voluntary act as such Ind Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of APD Northern TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 3/5f day of Notary Public	JUDITH SCHINDS	
My Commission Expires:  STATE OF ILLINOIS)  1. (00K)  2. a Notary Public in and for said County, in the State alorsaid, do hereby certify that Walter ( Stephan , 2nd Vice President of THE NORTHERN TRUST COMPANY, and Themes Notary Nichol , Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons verse names are subscribed to the foregoing instrument as such 2nd Vice President and such Assistant Secretary and are personally known to me to be such 2nd Vice President and fuch Assistant Secretary, appeared before me this day in person and acknowledged that they respectively signed and delivered and attested the said instrument as their tree and voluntary act as such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 192 NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of Notary Public	A STATE OF THE STA	
STATE OF ILLINOIS)  (COUNTY OF C O O K)  I, OCK  a Notary Public in and for said County, in the State aloresaid, do hereby certify that Walfer Scopan A Vice President of THE NORTHERN TRUST COMPANY, and Inomp NIChol Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons voces names are subscribed to the foregoing instrument as such Vice President and such Assistant Secretary and are personally known to me to be such Ind 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 tree and voluntary act as such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 122 Northern TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of Notary Public	Notary Public	
COUNTY OF COOK  I. (OCK a Notary Public in and for said County, in the State aloresaid, do hereby certify that Walfer (Stophan and Vice President of THE NORTHERN TRUST COMPANY, and Themes Notary Nichol Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons wose names are subscribed to the foregoing instrument as such 100 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 three and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 122 Northern TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 3/34 day of Notary Public	My Commission Explica:	
COUNTY OF COOK  I. (OCK a Notary Public in and for said County, in the State aloresaid, do hereby certify that Walfer (Stophan and Vice President of THE NORTHERN TRUST COMPANY, and Themes Notary Nichol Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons wose names are subscribed to the foregoing instrument as such 100 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 three and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 122 Northern TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 3/34 day of Notary Public	CENTER OF TITINGS	
I, COCK  A Notary Public in and for said County, in the State aforesaid, do hereby certify that Walter Company and Thomas Vice President of THE NORTHERN TRUST COMPANY, and Thomas Vice President of The Northern to me to be the same persons wose names are subscribed to the foregoing instrument as such 200 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 tree and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of APS NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 3/5f day of Mada A Lado Notary Public		
said County, in the State aloresaid, do hereby certify that Walter Scong , and Vice President of THE NORTHERN TRUST COMPANY, and Incomps No. No. No. Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons vious names are subscribed to the foregoing instrument as such 200 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 tree and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 192 NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of Notary Public	COUNTY OF C O O K)	
said County, in the State aloresaid, do hereby certify that Walter Scong , and Vice President of THE NORTHERN TRUST COMPANY, and Incomps No. No. No. Assistant Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons vious names are subscribed to the foregoing instrument as such 200 Vice President and such Assistant Secretary and are personally known to me to be such 200 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 tree and voluntary act as such 200 Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 192 NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of Notary Public	T. COOK To a Notary Bublic in and for	
Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons woose names are subscribed to the foregoing instrument as such	said County, in the State aloresaid, do hereby certify	
Secretary of THE NORTHERN TRUST COMPANY, who are personally known to me to be the same persons woose names are subscribed to the foregoing instrument as such	that Walter C. Stephan , O. and Vice President of THE	
known to me to be the same persons wasse names are subscribed to the foregoing instrument as such	NORTHERN TRUST COMPANY, and Thomas V. Nichal , Assistant	
to the foregoing instrument as such	Secretary of THE NORTHERN TRUST COMPANY, who are personally	
and such Assistant Secretary and are personally known to me to be such	to the foregoing instrument as such 2.00 Vice President	
Secretary, appeared before me this day in person and acknowledged that they respectively signed and delivered and attested the said instrument as their tree and voluntary act as such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 192 NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 3/5f day of Mana A Mado Notary Public	and such Assistant Secretary and are pursunally known to me to	
acknowledged that they respectively signed and delivered and attested the said instrument as their tree and voluntary act as such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 1PD NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of 1990:  (SEAL)  Notary Public	be such Vice President and such Assistant	
attested the said instrument as their free and voluntary act as such 2nd Vice President and such Assistant Secretary, as aforesaid, and as the free and voluntary act of 1PD NORTHERN TRUST COMPANY for the uses and purposes therein set forth.  Given under my hand and notarial seal this 31st day of 1990.  (SEAL)  (SEAL)		
Such		
Given under my hand and notatial seal this  3/5f day of Mara & Mado  Notary Public	such 2nd Vice President and such Assistant Secretary,	
Given under my hand and notarial seal this  3/54 day of	as aforesaid, and as the free and voluntary act of APE NORTHERN	
(SEAL)  3/54 day of Shily 1992-  Maria & Crado  Notary Public	TRUST COMPANY for the uses and purposes therein set letth.	
(SEAL)  Maria O Krado  Notary Public	Given under my hand, and notarial sear this	
Notary Public	31st day of <u>Grily</u> 1992.	
Notary Public	Maria de Crado	
My Commission Expires:		
	my Commission Expires:	
THIS INSTRUMENT WAS PREPARED BY:  Rose A. Ellis, Esq. MAIL TO: THE NORTHERN TRUST COMPAN		
Rose A. Ellis, Esq. (MAIL TO:) THE NORTHERN TRUST COMPAN	50 S. LASALLE STREET  Attn: Barbara L. Krauso	<b>3</b>
Maraka and	50 S. LASALLE STREET Attn: Barpara L. Krause	5

(312) 444-3969 "OFFICIAL SEAL" MARINED, PRODUCTION THRONG NOTARY Public Cook County Throng My Commis. I. L. H. 1982

CHICAGO, IL 60675

50 S. LaSalle Street

Chicago, IL 60675

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