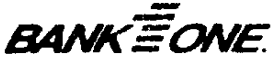


# UNOFFICIAL COPY

## Home Equity Line of Credit Loan Modification Agreement



Reference is made to:

92661814

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by FIRST ILLINOIS BANK & TRUST NKA BANK ONE, CHICAGO, NA ("Borrower"); and
- B. the Revolving Credit Mortgage recorded on FEBRUARY 1, 1992 as document number 92150859 with the Recorder of Deeds COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 204 S. 6TH AVE., LAGRANGE, IL 60525 ("Property") executed by Borrower or FIRST ILLINOIS BANK AND TRUST NKA BANK ONE, CHICAGO, NA as trustee ("Trustee") under Trust Agreement dated 9-22-87 and known as Trust No. 8852 ("Trust").

The Agreement and Mortgage are each dated as of FEBRUARY 1, 1992.

Borrower has requested Bank One, CHICAGO, NA ("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 \$ 20,000.00 to \$ 45,000.00
- The Maturity Date is hereby changed from JANUARY 31, 2002 to JULY 31, 2003
- 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 LAGRANGE, Illinois as of JULY 9, 1993

\*SEE LEGAL ATTACHED AS EXHIBIT "A"  
BANK ONE, CHICAGO, NA AS SUCCESSOR BY MERGER WITH  
X FIRST ILLINOIS BANK OF LAGRANGE, CHICAGO, NA AS SUCCESSOR BY MERGER WITH BANK ONE, LAGRANGE f/k/a  
First Illinois Bank OF LAGRANGE

not personally, but as Trustee aforesaid, Exoneration provision restricting any liability of BANK ONE, CHICAGO, NA stamped on the reverse side hereof, is hereby expressly made a part hereof.  
by Ruth Reid DEPT-01 RECORDINGS \$23.50  
#9999 TRAN 9288 08/20/93 11:53:00  
#9054 # \* 93-661814  
COOK COUNTY RECORDER  
Its: LAND TRUST OFFICER BANK ONE.

County of COOK  
State of ILLINOIS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Ruth Reid, Land Trust Officer of Bank One, Chicago, NA

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 she signed, sealed and delivered the said instrument as Her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 9th day of August, 19 93.

Lorna J. George  
Notary Public  
Commission Expires: NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. JULY 31, 1996

I, \_\_\_\_\_, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that \_\_\_\_\_

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 \_\_\_\_\_ signed, sealed and delivered the said instrument as \_\_\_\_\_ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_.

Notary Public  
Commission Expires: \_\_\_\_\_

PIN of Property: \_\_\_\_\_  
This instrument prepared by and to be returned to Bank One, CHICAGO, NA  
Address: 9299 W. Madison St. Rosemont, IL 60018

White - Original    Canary - Credit File Copy    Pink - Customer Copy    Gold - Customer Copy

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# UNOFFICIAL COPY

EXHIBIT "A"

**LEGAL DESCRIPTION:**

LOTS 1 AND 2 IN BLOCK 10 IN LIETER'S 2ND ADDITION TO LA GRANGE, SAID ADDITION BEING A SUBDIVISION OF THAT PART OF THE WEST 1095 FEET LYING NORTH OF THE SOUTH 710 FEET THEREOF OF THE SOUTH EAST 1/4 OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

93661814

Property of Cook County Clerk's Office