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Equity Money Service

Home Equity Line of Credit Loan Modification Agreement

BANK ONE

93715111

Reference is made to:

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by MICHAEL A. DEL CAMPO AND CHERYL L. DEL CAMPO, HIS WIFE, AS JOINT TENANTS ("Borrower"); and
 - B. the Revolving Credit Mortgage recorded on FEBRUARY 6, 1992 as document number 92078760 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 650 PARK DRIVE, KENILWORTH, IL 60043 ("Property") executed by Borrower or N/A as trustee ("Trustee") under Trust Agreement dated N/A and known as Trust No. N/A ("Trust").
- The Agreement and Mortgage are each dated as of JANUARY 31, 19 92.

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 \$ 386,710.65 to \$ 495,000.00
- The Maturity Date is hereby changed from JANUARY 31, 1997 to AUGUST 23, 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 Illinois as of 19 93715111

SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"

TRUSTEE (if applicable)

not personally but as Trustee aforesaid

by

its

BORROWER:

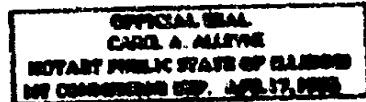
X MICHAEL A. DEL CAMPO

X CHERYL L. DEL CAMPO
BANK ONE

by [Signature]

County of Will

State of ILLINOIS



DEPT-01 RECORDING \$23.50
T80000 TRAN 3787 09/08/93 11:38:00
29431 * 93-715111
COOK COUNTY RECORDER

I, CAROL A. ALLEYNE
CERTIFY that MICHAEL A. DEL CAMPO AND CHERYL L. DEL CAMPO, HIS WIFE

person S whose name is S 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. Given under my hand and notarial seal this 23rd day of AUGUST, 19 93.

[Signature]
Notary Public
Commission Expires 4/17/95

I, [Signature], a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

person [Signature] whose name is [Signature] subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that [Signature] signed, sealed and delivered the said instrument as [Signature] free and voluntary act, for the uses and purposes therein set forth. Given under my hand and notarial seal this [Signature] day of [Signature], 19 [Signature].

Pin of Property 05-28-302-339
This instrument prepared by and to be returned to Bank One.

Address 9399 W. Higgins Rd. Rosemont IL 60018

Notary Public
Commission Expires

00053396

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Property of Cook County Clerk's Office

RECEIVED

JAMES J. JACKSON
SPEAKER & LEAD
OFFICE OF STATE SENATE TRAINING
AND POLICY DEVELOPMENT

UNOFFICIAL COPY

200715111

EXHIBIT A

PROPERTY LOCATED AT: 650 PARK DRIVE
KENILWORTH, IL 60043

LEGAL DESCRIPTION:

LOT 2 (EXCEPT THE WEST 10 FEET THEREOF) IN IDA E. LAWSON'S SUBDIVISION OF THAT PART EAST OF THE EASTERLY LINE OF RIDGE ROAD OF THE NORTH 10 ACRES (EXCEPT THE NORTH 73 FEET THEREOF) OF THE SOUTH WEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 05-28-302-039

Property of Cook County Clerk's Office
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