

Reference is made to:

93992529

93992529

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by DANIEL F. RAHILL AND MARYCLAIR RAHILL, HIS WIFE ("Borrower"); and
- B. the Revolving Credit Mortgage recorded on JULY 15, 1992 as document number 92-513-950 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 445 HIGHCREST DRIVE, WILMETTE, IL 60091 ("Property") executed by Borrower or NA as trustee ("Trustee") under Trust Agreement dated NA and known as Trust No. NA ("Trust").

The Agreement and Mortgage are each dated as of _____, 19__

Borrower has requested BANK ONE, CHICAGO, NA, AS SUCCESSOR BY MERGER WITH 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:

- 1. 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.
- 2. Borrower (and Trustee, if applicable) do hereby acknowledge and agree that the Mortgage is in full force and effect.
- 3. The maximum credit limit referred to in the Agreement is hereby changed from \$ 40,000.00 to \$ 20,000.00
- 4. The Maturity Date is hereby changed from _____ to _____
- 5. 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.
- 6. In all other respects, the Agreement and Mortgage are hereby ratified and reaffirmed.
- 7. In the event the Trust executing this agreement is an Illinois and 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 thereon.

Dated at Skokie Illinois as of 11/22, 19 93

TRUSTEE (if applicable)

LOAN BORROWER:

Daniel F. Rahill (Signature)

DANIEL F. RAHILL

Maryclair Rahill (Signature)

MARYCLAIR RAHILL

BANK ONE, CHICAGO, NA

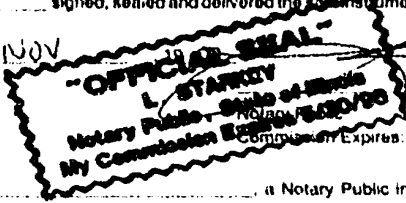
by [Signature] Counter Credit Officer

not personally but as Trustee aforesaid
COOK COUNTY RECORDER
#1208 # 93-92529
TRAN 1992 12/06/93 15:12:00
DEPT-01 RECORDINGS
\$25.00

County of Cook }
State of IL }

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DANIEL F. RAHILL AND MARYCLAIR RAHILL, HIS WIFE

personally known to me to be the same person whose names 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 22 day of NOV



COOK COUNTY RECORDER
#1212 # 93-92529
TRAN 1992 12/06/93 15:13:00
DEPT-01 RECORDINGS

_____ 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 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: 05-33-111-081
This instrument prepared by and to be returned to Bank One, CHICAGO, NA
Address: P.O. BOX 7070
ROSEMONT, IL 60018-7070

93992529



UNOFFICIAL COPY

State of Illinois
County of Cook

RECORDED

RECORDED

INDEXED

Property of Cook County Clerk's Office

BOOK CLERK'S RECORDS

INDEXED 1000-1000-1000-1000

RECORDED 1000-1000-1000-1000

INDEXED 1000-1000-1000-1000

OFFICIAL SEAL
J. STANLEY
Notary Public, State of Illinois
My Commission Expires 8/10/10

039925319

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EXHIBIT A

PROPERTY ADDRESS: 445 HIGHCREST DRIVE
WILMETTE, IL 60091

LEGAL DESCRIPTION:

LOT 11 IN HIGHCREST, BEING A SUBDIVISION OF THE NORTH 230.0 FEET (MEASURED FROM THE SOUTH LINE OF WASHINGTON AVENUE), OF LOTS 1, 2 AND 3 AND ALL OF LOTS 4 AND 5 IN SCHAEFGEN'S SUBDIVISION OF LOTS 6 AND 7, WITH THOSE PARTS OF LOTS 8 AND 9 LYING NORTH OF ILLINOIS ROAD, FORMERLY REINWALD AVENUE, ALL IN COUNTY CLERK'S DIVISION OF (EXCEPT SEEGER'S SUBDIVISION THE WEST 1/2 OF FRACTIONAL SECTION 33, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 05-35-111-081

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11/11/2011