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Equity Money Service

BANK ONE

Home Equity Line of Credit Loan Modification Agreement

E1007303

Reference is made to:

93187796

A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by HARRIS BANK OF WINNETKA, AS TRUSTEE UNDER A TRUST AGREEMENT DATED AUGUST 21, 1990 AND KNOWN AS TRUST NUMBER L-3716

B. the Revolving Credit Mortgage recorded on SEPTEMBER 25, 1989 as document number 89452146 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 1745 HINMAN AVE. EVANSTON, IL 60201 ("Property") executed by Borrower or HARRIS BANK OF WINNETKA as trustee ("Trustee") under Trust Agreement dated AUGUST 21, 1990 and known as Trust No. L-3716 ("Trust").

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

Borrower has requested Bank One, EVANSTON, ILL. ("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 \$ 200,000.00 to \$ 348,000.00.
- The Maturity Date is hereby changed from _____ to 2-28-2003.
- The Mortgage is hereby modified to provide that such instrument and the lien created thereby continue to be valid and enforceable against the Property notwithstanding any other provisions of 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 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.

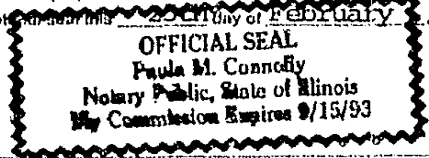
SEE ATTACHED AS EXHIBIT "A"
Dated at EVANSTON, Illinois as of February 19th, 1993

TRUSTEE (if applicable)
Harris Bank Winnetka
not personally but as Trustee aforesaid
by Jon W. Boswell
Its: Asst. Vice President

BORROWER:
Patricia Nichol Barnes
PATRICIA NICHOL BARNES
BANK ONE, EVANSTON, ILL.
by [Signature]
Its: Assistant Vice President

County of Cook
State of Illinois } **93187796**

I, the undersigned a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Jon W. Boswell, Asst. Vice President of Harris Bank Winnetka 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 he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, and the free and voluntary act of said bank Given under my hand and notarial seal this 25th day of February, 1993.



Paula M. Connolly
Notary Public
Commission Expires: 9-15-93

I, Undersigned a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Douglas W. Duncer, Asst. V.P. of Bank One, Evanston, ILL. 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 he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth. Given under my hand and notarial seal this 19th day of February, 1993.

Notary Public
Commission Expires: _____

PIN of Property: 11-18-401-001 VOLUME 057
This instrument prepared by and to be returned to Bank One, EVANSTON, ILL.
Address: 800 DAVIS P.O. Box 712
EVANSTON, ILL 60204

[Handwritten Signature]

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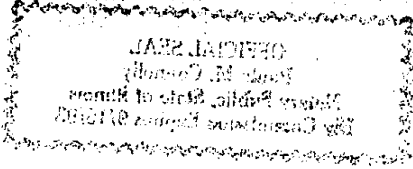
NO. 2007
EMPLOYEE TO BE BY 0876 11/17
1475 521-28-01 8/1/04
11/17/04 11/17/04

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11/17/04

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96187796



Property of Cook County Clerk's Office

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Property of Cook County Clerk's Office

PROPERTY ADDRESS: 1745 HINMAN AVE.
EVANSTON, IL 60201
P.I.N. #11-18-401-001 VOLUME 057

LOT 2 IN BLOCK 13 IN VILLAGE OF EVANSTON IN THE EAST 1/2 OF
SECTION 18, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

EXHIBIT "A"

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