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Equity Money Service

Home Equity Line of Credit Loan Modification Agreement

BANK ONE

Reference is made to:

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by PAUL V. KAULAS AND SALLY L. KAULAS, HIS WIFE, IN JOINT TENANCY ("Borrower"); and
- B. the Revolving Credit Mortgage recorded on MARCH 24, 1988 as document number 88121294 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") on the property legally described on Exhibit A attached hereto and commonly known as 921. 13TH ST., 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 March 12, 1988 ID 88 **93235275**

Borrower has requested 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 \$ 100,000.00 to \$ 150,000.00.
4. The Maturity Date is hereby changed from March 31, 1993 to MARCH 31, 2003.
5. The Mortgage is hereby modified to provide that such instrument and the lien created thereby continue 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 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.

SEE ATTACHED AS EXHIBIT "A"

Dated at WILMETTE, Illinois as of March 27 DEPT. OF RECORDINGS 923,50
197777 TRAN 7060 03/31/93 1114200
88199 to 93-23-235275
COOK COUNTY RECORDER

TRUSTEE (if applicable)

not personally but as Trustee aforesaid

by _____

its: _____

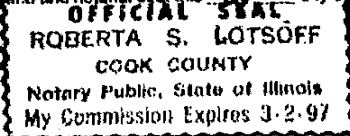
County of _____

State of _____

I, ROBERTA LOTSOFF a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JOHN A. DERBYSHIRE

person HE whose name HE subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that HE signed, sealed and delivered the said instrument as HE free

and voluntary act, for the uses and purposes therein set forth. Given under my hand and notarial seal this 27th day of March 1993



Roberta S. Lotsoff
Notary Public
Commission Expires: 3-2-97

I, PAUL V. KAULAS AND SALLY L. KAULAS, HIS WIFE a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that PAUL V. KAULAS AND SALLY L. KAULAS, HIS WIFE

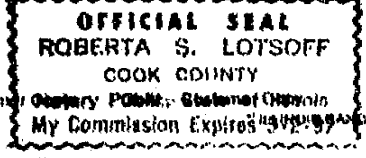
person S whose name S ARE subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR free

and voluntary act, for the uses and purposes therein set forth. Given under my hand and notarial seal this 27th day of March 1993

Roberta S. Lotsoff
Notary Public
Commission Expires: 3-2-97

PIN of Property: 05-27-318-003 VOLUME 103

This instrument prepared by and to be returned to Bank One, WILMETTE
Address: 1200 CENTRAL WILMETTE, IL 60091



E13057422

93235275

93235275

John A. Derbyshire

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Property of Cook County Clerk's Office

9838888

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9838888

Handwritten signature

Handwritten signature

UNOFFICIAL COPY

61250216

Property of Cook County Clerk

PROPERTY ADDRESS: 921 13TH ST. WILMETTE, IL 60091

P.I.N. # 05-27-318-003 VOLUME 103

PARCEL 1: LOT 3 IN STOLP'S RESUBDIVISION OF LOTS 1, 2, 3, 4, 5, AND 8 IN BLOCK 2 IN GROVER'S RESUBDIVISION OF BLOCK 28 IN WILMETTE, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EAST 10.0 FEET OF THE BACATED PORTION OF THE PUBLIC ALLEY IN STOLP'S RESUBDIVISION OF BLOCKS 1, 2, 3, 4, 5, AND 8 IN BLOCK 2 OF A. J. GROVER'S RESUBDIVISION OF BLOCK 28 IN WILMETTE VILLAGE, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, ON APRIL 11, 1893 IN BOOK 60 OF PLATS, PAGE 21 AS DOCUMENT NUMBER 1846888 SAID VACATION COMPRISING THAT PART OF THE PUBLIC ALLEY AFORESAID LYING SOUTH OF THE NORTH LINE OF LOT 3 EXTENDED NORTH AND WEST OF A LINE DRAWN FROM THE NORTH WEST CORNER OF SAID LOT 4 TO A POINT IN THE EAST LINE OF LOT 5 AFORESAID 139.04 FEET SOUTH OF THE NORTH EAST CORNER OF SAID LOT 2, ALL IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.