

92820581

**BANK ONE**

Reference is made to:

A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by JACOB RUER AND PATRICIA ANN RUER, HIS WIFE, AS JOINT TENANTS ("Borrower"); and

B. the Revolving Credit Mortgage recorded on NOVEMBER 4, 1992 as document number 92820581 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 540 WEST WOOD DR., BARRINGTON, IL 60010 ("Property")

executed by Borrower or NA and known as Trust No. NA ("Trust")

The Agreement and Mortgage are each dated as of APRIL 30, 1993

CHICAGO, NA

Borrower has requested Bank One, CHICAGO, NA

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 Trust, 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 \$ 95,000.00

4.  The Maturity Date is hereby changed from OCTOBER 30, 2002 to APRIL 30, 2003

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 land trust, this agreement is executed by the Trustee, not personally, but as Trustee in trust, 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 any the obligations due under the Agreement or Mortgage, or to perform any covenant, other 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 executed 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 hereof.

Dated at ARLINGTON HEIGHTS Illinois as of APRIL 12 1993

TRUSTEE (if applicable) \_\_\_\_\_

not personally but as Trustee aforesaid

by \_\_\_\_\_

County of COOK State of ILLINOIS

State of ILLINOIS

CERTIFICATE: JACOB RUER & PATRICIA ANN RUER, HIS WIFE

person whose name is \_\_\_\_\_

acknowledged that \_\_\_\_\_

and voluntarily act for the uses and purposes therein set forth

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_ 1993

Notary Public, Commission Expires \_\_\_\_\_

personally known to me to be the same

subscribed to the foregoing instrument, appeared before me this day in person and

signed, sealed and delivered the said instrument as \_\_\_\_\_

acknowledged that \_\_\_\_\_

and voluntarily act for the uses and purposes therein set forth

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_ 1993

Notary Public, Commission Expires \_\_\_\_\_

personally known to me to be the same

subscribed to the foregoing instrument, appeared before me this day in person and

signed, sealed and delivered the said instrument as \_\_\_\_\_

acknowledged that \_\_\_\_\_

and voluntarily act for the uses and purposes therein set forth

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_ 1993

Notary Public, Commission Expires \_\_\_\_\_

personally known to me to be the same

subscribed to the foregoing instrument, appeared before me this day in person and

signed, sealed and delivered the said instrument as \_\_\_\_\_

**UNOFFICIAL COPY**

*Handwritten initials/signature*



APR 12 1993

92820581

OCTOBER 30, 2002

APRIL 30, 2003

92820581

ADD 19462

16129866

UNOFFICIAL COPY

16127006

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

EXHIBIT "A"

PROPERTY ADDRESS: 540 WEST WOOD DR.  
BARRINGTON, IL 60010

LEGAL DESCRIPTION:

LOT 19 IN WESTWOOD, BEING A SUBDIVISION OF LOTS 5, 17 AND THE SOUTH 84.69 FEET OF LOT 15 (MEASURED ALONG THE EAST LINE OF ELGIN, JOLIET AND EASTERN RAILROAD RIGHT-OF-WAY) OF LOT 15 IN PECK'S SUBDIVISION OF PART OF NORTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAXES: 01-02-208-019

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