

Reference is made to:

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by JAY B. JOHNSTON AND KATHERINE R. JOHNSTON, HIS WIFE ("Borrower"); and
- B. the Revolving Credit Mortgage recorded on APRIL 2, 1993 as document number 93244506 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 261 BIRCH ST., WINNETKA, IL 60093 ("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 27, 19 93.
BANK ONE, CHICAGO, NA AS SUCCESSOR BY MERGER

Borrower has requested INCREASE 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:

- 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 \$ 250,000.00 to \$ 800,000.00.
- The Maturity Date is hereby changed from MARCH 31, 2003 to April 30, 2004.
- 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 WILMETTE, Illinois as of April 12, 19 94.

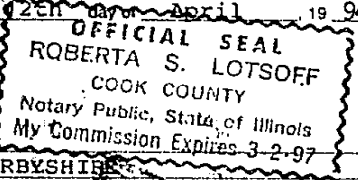
TRUSTEE (if applicable) _____
not personally but as Trustee aforesaid
by _____
its: _____

RECORDED: DEPT-01 RECORDING \$23.50
 APR 11 1994 10:29:00
 COOK COUNTY RECORDER
 JAY B. JOHNSTON
 KATHERINE R. JOHNSTON
 BANK ONE, CHICAGO, NA
 its: Vice President

County of Cook
State of Illinois

I, Roberta S. Lotsoff, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JAY B. JOHNSTON AND KATHERINE R. JOHNSTON, HIS WIFE

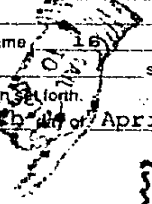
person S whose name S subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.
Given under my hand and notarial seal this 12th day of April, 19 94.



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

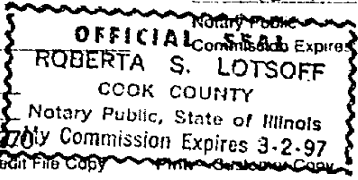
I, Roberta S. Lotsoff, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JOHN A. DERBYSHIRE

person _____ 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 his free and voluntary act, for the uses and purposes therein set forth.
Given under my hand and notarial seal this 12th day of April, 19 94.



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

PIN of Property: 05-20-404-022
This instrument prepared by and to be returned to Bank One, CHICAGO, NA
Address: P.O. BOX 7070 ROSEMONT, IL 60018-7070
White - Original Canary - Credit File Copy



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

8896001F

INTERCOUNTY EXPRESS

94414545



UNOFFICIAL COPY

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this 1st day of June, 1962.

1962 JUN 1 10 00 AM

RECORDED
INDEXED

01114242

Property of Cook County Clerk's Office

E1021828

01114242

RECORDED
INDEXED
JUN 1 1962

[Handwritten signature]

EX-111
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E1111111



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EXHIBIT A

PROPERTY ADDRESS: 261 BIRCH ST
WINNETKA, IL 60093

P.I.N.: 05-20-400-022

LEGAL DESCRIPTION:

LOT 1 IN MAYER'S CONSOLIDATION OF PARTS OF LOT 9 AND 10 IN DALE'S THIRD ADDITION TO WINNETKA, A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

94414545

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