

011-02-0000-002212

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Equity Money Service

BANK ONE

Home Equity Line of Credit Loan Modification Agreement

EXPRESS

Reference is made to

A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by ROY W. LARSON AND DOROTHY D. LARSON, MARRIED TO EACH OTHER ("Borrower"), and
B. the Revolving Credit Mortgage recorded on MARCH 30, 1993 as document number 93-9323736 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 9410 LINCOLNWOOD DR., EVANSTON, IL 60203 ("Property") executed by Borrower or NA as trustee ("Trustee") under Trust Agreement dated NA and known as Trust No NA ("Trust").

94445830

The Agreement and Mortgage are each dated as of 11/24/94

Borrower has requested Bank One (BANK ONE) to... BANK ONE is willing to agree to such request. RATE APPLICABLE TO THE AGREEMENT AND 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. [X] The maximum credit limit referred to in the Agreement is hereby changed from \$ 25,000.00 to \$ 150,000.00.
4. [X] The Maturity Date is hereby changed from MARCH 12, 2003 to 2004.
5. The Mortgage is hereby modified to provide for 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 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 expressed, 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 EVANSTON, Illinois as of 11/24/94

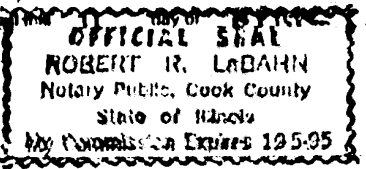
8. THE INTEREST RATE APPLICABLE TO THE AGREEMENT IS HEREBY REDUCED FROM PRIME + 1% TO PRIME + 0%

TRUSTEE (if applicable)

not personally but as Trustee aforesaid
by
County of COOK
State of ILLINOIS

BORROWER: ROY W. LARSON, DOROTHY D. LARSON
BANK ONE: ROBERT R. LABAHN, ASSISTANT VICE PRESIDENT

I, ROBERT R. LABAHN, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that ROY W. LARSON AND DOROTHY D. LARSON, MARRIED TO EACH OTHER 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 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 10 day of 11, 1994.
Notary Public
Commission Expires:
I, 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 10 day of 11, 1994.

PIN of Property: 10-14-200-006 AND 10-14-200-107

This instrument prepared by and to be returned to Bank One, CHICAGO, ILL. P.O. BOX 7070, ROSEMONT, IL 60018-7070

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PROPERTY OF COOK COUNTY CLERK'S OFFICE

00881180

Property of Cook County Clerk's Office

94466330

22389X



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PARCEL 2: THE EAST 131.01 FEET OF THE WEST 660 FEET OF A STRIP OF LAND SOUTH OF OWNER'S DIVISION AND WEST OF THE SANITARY DISTRICT RIGHT OF WAY IN LOT 5 OF COUNTY CLERK'S DIVISION OF THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF AND ADJOINING LOT 5 (EXCEPT THAT PART LYING WEST OF THE EAST LINE OF DRAKE AVENUE AS DEDICATED BY DOCUMENT NUMBER 781781) IN OWNER'S DIVISION OF PART OF THE NORTHWEST 1/4 AND THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF FILED IN THE OFFICE OF THE REGISTRAR OF TITLES, MARCH 8, 1932, AS DOCUMENT NUMBER LR574969, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 1: THE EAST 1/2 OF THAT PART OF LOT 5 LYING EAST OF THE EAST LINE OF DRAKE AVENUE AS DEDICATED BY DOCUMENT NUMBER 781781 AND WEST OF THE WEST LINE OF LINCOLNWOOD DRIVE AS DEDICATED BY DOCUMENT NUMBER 781781 IN OWNER'S DIVISION OF PART OF THE NORTHWEST 1/4 AND THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF FILED IN THE OFFICE OF THE REGISTRAR OF TITLES ON MARCH 8, 1932, AS DOCUMENT NUMBER LR574969, ALL IN COOK COUNTY, ILLINOIS.

LEGAL DESCRIPTION:

Property of Cook County Clerk's Office

93232736

COOK COUNTY RECORDER
14999 1848 05/18/74 11:23:00
*--94-445830

DEPT-01 RECORDING

\$23.50

PROPERTY ADDRESS: 9410 LINCOLNWOOD DRIVE
EVANSTON, IL 60203

EXHIBIT "A"

9 3 2 2 2 2 2

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Property of Cook County Clerk's Office