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EQUITY Money Service

BANK ONE

011-02-0000-000228

Home Equity Line of Credit Loan Modification Agreement

94520985

Reference is made to:

- A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by MARVIN L. BECKER AND JEAN BECKER, HIS WIFE ("Borrower"); and
- B. the Revolving Credit Mortgage recorded on JUNE 4, 1992 as document number 92-394035 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 9343 KENNETH AVE., SKOKIE, IL 60076 ("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 _____, 19____.

Borrower has requested Bank One, CHICAGO, NA ("BANK ONE") to: (a) ~~modify the terms of the Agreement and Mortgage~~ **REDUCE THE INTEREST RATE APPLICABLE TO THE AGREEMENT AND** 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 \$ _____ to \$ _____.
- The Maturity Date is hereby changed from _____ to _____.
- 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 of 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.

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Dated at EVANSTON, Illinois as of _____, 19 94.

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

TRUSTEE (if applicable)

BORROWER:

not personally but as Trustee aforesaid

MARVIN L. BECKER

by _____

Jean Becker
JEAN BECKER

its: _____

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BANK ONE, CHICAGO, NA \$23.50

by TRAN 4267 06/14/94 11:44:00

its: 5177 DW *-94-520965

COOK COUNTY RECORDER

County of COOK

State of ILLINOIS

I, LUISA S. CARTECIANO, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MARVIN L. BECKER AND JEAN BECKER, 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 21ST day of MAY 19 94

OFFICIAL SEAL
LUISA S. CARTECIANO
COOK COUNTY
Notary Public, State of Illinois
My Commission Expires 12-30-95

I, _____, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

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 _____ day of _____, 19____.

Pin of Property: 10-15-122-049 AND 10-15-122-056
This instrument prepared by and to be returned to Bank One, CHICAGO, NA
Address: P.O. BOX 7070
ROSEMONT, IL 60018-7070

Notary Public
Commission Expires: _____

INTEREST RATE EXPRESS

ET005728

Accom. A0062694

USA JB

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Property of Cook County Clerk's Office

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15195 + DM * -94 -520965
COOK COUNTY RECORDER

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EXHIBIT A

PROPERTY ADDRESS: 9343 KENNETH AVE.
SKOKIE, IL 60076

P.I.N.: 10-15-122-043 AND 10-15-122-056

LEGAL DESCRIPTION:

THE NORTH 15 FEET OF LOT 86 AND ALL OF LOT 87 AND THE SOUTH 10 FEET OF LOT 88 IN
KOSTNER AND CHURCH "L" SUBDIVISION FIRST ADDITION, A SUBDIVISION OF THE SOUTH
105.66 RODS OF THE EAST 35.32 RODS OF THE NORTH WEST 1/4 OF SECTION 15, TOWNSHIP
41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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