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Money Service

BANK ONE

Home Equity Line of Credit Loan Modification Agreement

Reference is made to:

A. that certain Home Equity Agreement and Disclosure Statement ("Agreement") executed by CHARLES H. WILSON AND EVELYN WILSON, HUSBAND AND WIFE ("Borrower"); and 94520988
B. the Revolving Credit Mortgage recorded on AUGUST 13, 1993 as document number 93-641511 with the Recorder of Deeds, COOK County, Illinois ("Mortgage") as to the property legally described on Exhibit A attached hereto and commonly known as 529 JUDSON AVENUE, EVANSTON, IL 60202 ("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 May 7, 1994.

Borrower has requested Bank One, CHICAGO, NA ("BANK ONE") to: (X) OCCASIONALLY REDUCE THE INTEREST 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 \$ 48,000.00 to \$ 215,000.00
4. [X] The Maturity Date is hereby changed from JUNE 30, 2003 to May 31, 2004
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 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 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 May 7, 1994 94520988

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 CHARLES H. WILSON
by EVELYN WILSON
its: 94520988 BANK ONE, CHICAGO, NA

County of Cook DEPT-01 RECORDING \$23.50
State of Illinois T#999 TRAN 4267 06/14/94 11:50:00
its: 94520988 COOK COUNTY RECORDER

I, Gretchen T. Stevenson - Poland a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Charles H. Wilson and Evelyn Wilson

person S whose name S subscribed to the foregoing instrument, appeared before me to be the same 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 May 7, 1994

Gretchen T. Stevenson-Poland
Notary Public, State of Illinois
McHenry County
My Commission Expires 12/31/97

I, Notary Public Commission Expires:
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 day of 19

Notary Public Commission Expires:
PIN of Property: 11-19-415-028
This instrument prepared by and to be returned to Bank One, CHICAGO, NA
Address: P.O. BOX 7070 ROSEMONT, IL 60018-7070

INTERCOUNTY EXPRESS 40060568

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PROPERTY ADDRESS: 529 JUDSON AVENUE  
EVANSTON, IL 60202

LEGAL DESCRIPTION:

LOT 2 IN VAJNER'S RESUBDIVISION OF LOTS 15 AND 16 AND THE  
SOUTH 23 FEET OF LOT 17 IN BLOCK 3 IN KEENY AND RINNS  
ADDITION TO EVANSTON IN SOUTH EAST 1/4 OF SECTION 19,  
TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAXES: 11-19-415-020

Office of Cook County Clerk's Office

94520908

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