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Chase Manhattan Bank USA, N.A.
Illinois

97499979

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND MORTGAGE

This Modification Agreement (the "Agreement") is made between
Chase Manhattan Bank USA, N.A. and _____
RICHARD F HOLTERHAUS and LESLIE J HOLTERHAUS

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In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean _____
Chase Manhattan Bank USA, N.A.

WHEREAS, you have entered into a _____
Home Equity Line of Credit Agreement and Disclosure Statement (the "Line of Credit Agreement") with us dated January 20, 1995, which is secured by a Mortgage of the same date recorded among the Land Records of COOK County, Illinois in Book 950468C, Page 1 (the "Security Instrument"), covering real property located at 1760 S ROBINCREST LN, GLENVIEW, IL 60025-4220 (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

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WHEREAS, you desire that we increase your credit limit under the Loan Documents;

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of 6-10, 19 97 (the "Effective Date"), your Credit Limit under the Line of Credit Agreement is increased to \$ 75,000.00.

B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to increase the principal sum that may be secured from \$ 30,000.00 to \$ 75,000.00. Except as to the increase in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property. This Agreement shall not be construed to be a satisfaction, novation or partial or total release of the Line of Credit Agreement or the Security Instrument.

C. OTHER TERMS

Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect.

..... We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

REI TITLE

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BOX 169

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P.I.N. _____

This document was prepared by and, after recording, should be returned to :
Chase Manhattan Home Equity Services,
One Chase Square, MC-4, Rochester, New York 14643

To the Undersigned officer, personally appeared _____,
_____ who acknowledged himself/herself to be the
_____ of Chase Manhattan Mortgage Corporation, a body corporate, and that he/she, as such _____,
being authorized so to do, executed the foregoing Modification Agreement for the purposes therein
contained by signing the name of the said corporation by himself/herself as _____.

Commissioner of the Superior Court
Notary Public [SEAL]

My commission expires: _____

D. MISCELLANEOUS

In the event of any conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

(Borrower) (SEAL) _____
Leslie J. Holterhaus (SEAL) _____
(Borrower) LESLIE J. HOLTERHAUS (Date) 6-10-97
(Date)

(Borrower) (SEAL) _____
(Date)

(Borrower) (SEAL) _____
(Date)

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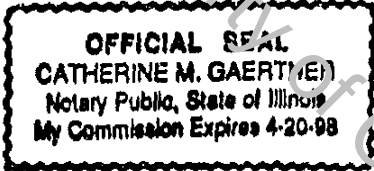
ACKNOWLEDGMENTS

STATE OF ILLINOIS)
COUNTY OF COOK)

to wit:

I, CATHERINE M. GAERTNER, a Notary Public in and for the County and State aforesaid, do hereby certify that RICHARD F. HOLTERHAUS and LESLIE J. HOLTERHAUS

personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth



Catherine M. Gaertner [SEAL]
Notary Public

My commission expires: 4-20-98

[If Borrower is a Trust]

STATE OF ILLINOIS)
COUNTY OF _____)

to wit:

The foregoing instrument was acknowledged before me on this _____ day of _____, 19____ by _____, the _____ of _____, an Illinois corporation, or behalf of the said corporation, in its capacity as Trustee.

_____[SEAL]
Notary Public

My commission expires: _____

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OFFICIAL SEAL
CANDIDATE M. GARDNER
Nancy Lopez, State of Illinois
My Commission Expires 4-30-08

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ACKNOWLEDGMENT

STATE OF NEW YORK)
) to wit:
 COUNTY OF MONROE)

On this 25 day of June, 1997, before me,
 _____, the undersigned officer, personally
 appeared Robert C. Andrews, who acknowledged himself/herself to
 be the Vice President of
Chase Manhattan Bank USA, N.A., a national banking association, and
 that he/she, as such Vice President, being authorized so to do, executed
 the foregoing Modification Agreement for the purposes therein contained by signing the name of the
 said corporation by himself/herself as Vice President.

Berdell B. Wilson (SEAL)
 Title:

BERDELL B. WILSON
 Notary Public in the State of New York
 MONROE COUNTY
 Commission Expires March 4, 1999

My commission/term of office expires on: _____

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Notary of Cook County Clerk's Office

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RIDER - LEGAL DESCRIPTION

LOT 42 IN CENTRAL PARK, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 35, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 04-35-323-010

COMMONLY KNOWN AS: 1760 S ROBINCREST LN, GLENVIEW, IL 60025

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DEPT-01 RECORDING \$29.00
T#0011 TRAN 8255 07/11/97 09:25:00
#8278 # KP *-97-499979
COOK COUNTY RECORDER