



Account # 4327000109

**EQUITY LOAN PLAN ACCOUNT
MODIFICATION AGREEMENT**

THIS AGREEMENT is made by and between you, _____

DEBORAH ANN LANDIS, DAVID C THIE

WIFE AND HUSBAND

(name), and us, First Financial Bank, for the purpose described below.

Recitals

- A. You established a Home Equity Line Plus, Equity Management Account, or Equity Loan Plan with us on June 2, 1997. Your Account is evidenced in part by the following documents which are signed on that date: (1) a Home Equity Line Plus ("H.E.L.P") Account Agreement, an Equity Management Account Agreement, or Equity Loan Plan Account Agreement which will be called your "Account Agreement" for purposes of this Modification Agreement; (2) a Mortgage Note, and (3) a Real Estate Mortgage.
- B. Your Account Agreement specifies a credit limit of \$ 25,000.00, which is also the amount of the Mortgage Note and Mortgage. You have requested us to increase your credit limit, and we have approved an increase of \$ 15,000.00.
- C. This Modification Agreement affects the land described more fully in the Real Estate Mortgage, which was recorded in the Office of the Register of Deeds for COOK County on June 30, 1997, in Reel/Vol. No. _____, Image/Page No. _____, as Document No. 97468313. Property Description: See Attached Page Tax Key# 14-16-303-0341023

Agreement

You and we therefore mutually agree as follows:

- 1. Your Account Agreement is modified to provide for a credit limit of \$ 40,000.00 (your new credit limit), and the amount of your Mortgage Note is increased to an amount equal to your new credit limit.
- 2. The principal amount referenced in the opening paragraph of your Real Estate Mortgage is increased to an amount equal to your new credit limit. It is your and our intention also that the reference in paragraph 4 of the Real Estate Mortgage to the sum specified in the opening paragraph of the Mortgage (that the principal sum secured by the Mortgage at any time will not exceed that amount) now means the new amount, as increased by this Agreement.
- 3. All other terms and conditions of the Account Agreement, Mortgage Note and Real Estate Mortgage remain the same and are not affected by this Agreement.
- 4. Notwithstanding the foregoing, you will not make and we will not be obligated to honor any purchases or cash advances in excess of your old credit limit until any rescision period applicable to this increase in your credit limit has expired and we are reasonable satisfied that no person with the right to rescind this credit limit increase has done so.

After recording, return to: **First Financial Bank**
1305 Main Street P.O. Box 226
Stevens Point, WI 54481

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Each person who has signed below acknowledges receiving an exact copy of this Agreement with all blanks filled in.

The undersigned acknowledges receipt of an exact and completed copy of this Mortgage.

Signed and Sealed this 19 day of September, 19 97.

Deborah Ann Landis (Seal)

_____ (Seal)

* DEBORAH ANN LANDIS

Alias _____

Alias _____

David C. Thie (Seal)

_____ (Seal)

* DAVID C. THIE

Alias _____

Alias _____

This instrument was drafted by Shella Gingery
After recording, return to: First Financial Bank, 1305 Main St., P.O. Box 226, Stevens Point, WI 54481
*Type or print name signed above.

ACKNOWLEDGEMENT

STATE OF ILLINOIS)
)
)SS.
DEKALB County.)

I the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY THAT

DEBORAH ANN LANDIS, DAVID C THIE

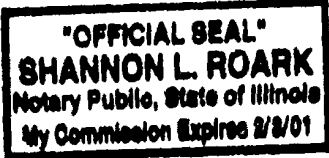
personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein,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

Given under my hand and official seal this
19th day of September, 19 97.

Shannon L. Roark
(Notary Public)

Shannon L. Roark

Commission Expires: 2-3-2001



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97859064 Page 3 of 3

EQUITY LOAN PLAN PROPERTY DESCRIPTION

744 GORDON TERRACE #305 CHICAGO, IL 60613- COOK
UNIT 305 IN THE 744 GORDON TERRACE CONDOMINIUM, AS DELINEATED ON A SURVEY
OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 3 AND 4 IN SIMMONS AND
GORDON'S ADDITION TO CHICAGO, A SUBDIVISION IN FRACTIONAL SECTION 16,
TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE
DECLARATION OF CONDOMINIUM MADE BY CENTRAL NATIONAL BANK OF CHICAGO, A
NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JULY
14, 1977 AND KNOWN AS TRUST NUMBER 22570 RECORDED IN THE OFFICE OF THE
RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 24163768 AND FILED
WITH THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS LR DOCUMENT
2976674, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON
ELEMENTS

ALSO INCLUDING .

AN EXCLUSIVE EASEMENT FOR THE USE OF PARKING SPACE NUMBER 10, AS SET FORTH
IN SAID DECLARATION AND SURVEY.