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1999-08-09 11:45:12
Cook County Recorder 23.50



99755358

The First National Bank Of Chicago

AMENDMENT TO HOME EQUITY LINE AGREEMENT AND MORTGAGE

This Amendment is dated July 07, 1999, and is executed by The First National Bank Of Chicago
either as original mortgagee or as assignee ("Lender") and
MICHAEL E CARNEY AND MARY J CARNEY, HIS WIFE

(jointly and severally, if more than one) ("Borrower").

WHEREAS, Borrower has executed and delivered to Lender a certain Mortgage dated April 11, 1997
and recorded as document number 97276769 on April 22, 1997, with the
Cook _____ County Recorder of Deeds, encumbering the following described property:

LOT 12(EXCEPT THE NORTHERLY 24 3/4 FEET THEREOF) AND ALL OF LOT 13
AND LOT 14 (EXCEPT THE SOUTHERLY 10 1/4 FEET THEREOF) ALL IN BLOCK 1
IN COY'S ADDITION TO WILMETTE BEING A SUBDIVISION OF (EXCEPT RIGHT
OF WAY AND GROUNDS OF THE CHICAGO MILWAUKEE AND ST PAUL RAILROAD)
THAT PORTION OF THE N 1/2 OF LOTS 29 AND 30 IN A SUBDIVISION OF
BAXTERS SHARE OF THE SOUTH SECTION OF QUILETTE RESERVATION LYING
SOUTH OF HILL STREET IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

REI TITLE SERVICES # 723511

Permanent Tax Number 0535301014
which has the address of 221 DUPEE PL WILMETTE, IL 60091

("Mortgage"); and

WHEREAS, Borrower has executed a certain credit agreement and disclosure statement dated
April 11, 1997, in favor of the Lender (the "Agreement").

WHEREAS, Lender and Borrower wish to amend the Mortgage in order to increase the credit limit under the
Agreement and/or extend the expiration date of the Agreement.

NOW, THEREFORE, for valuable consideration, the receipt of which is hereby acknowledged, Lender and Borrower
agree as follows:

COPY

The maximum principal sum secured by this Mortgage shall be increased to Thirty-Five Thousand and No/100 Dollars (U.S. \$ 35,000.00), or the aggregate unpaid amount of all loans and any disbursements made by Lender pursuant to the Agreement, whichever is less.

The full debt secured by this Mortgage shall be due and payable, if not paid earlier, on the due date show on the billing statement issued after five years from the date of this amendment.

Borrower waives all right of homestead exemption in the Property.

Except as specifically amended hereby, the Mortgage remains in full force and effect and is hereby ratified and confirmed in its entirety.

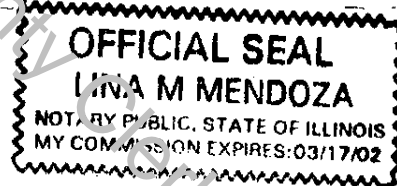
IN WITNESS WHEREOF, this Amendment is executed the date above written.

MICHAEL E CARNEY AND MARY J CARNEY, HIS WIFE

X Michael E Carney
Borrower: MICHAEL E CARNEY
X Mary J Carney
Borrower: MARY J CARNEY

Mail To:

First Chicago
One First Nat'l Plaza
Chicago, IL 60670



The First National Bank Of Chicago
By: [Signature]
Title: Asst Vice President

(Space Below This Line For Acknowledgment)

Mail to
This Document Prepared By: VERONICA G RHODES
ONE FIRST NAT'L PLAZA CHGO, IL 60670

STATE OF ILLINOIS, _____ County ss:

I, Lina M Mendoza, a Notary Public in and for said county and state, do hereby certify that
Michael E Carney
Mary J Carney

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 _____ signed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 8 day of July, 1999

My Commission expires: 3/17/02

Lina M Mendoza
Notary Public