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MORTGAGE MODIFICATION AGREEMENT AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure Statement ("this Amendment"), is made and entered into by and between GUNAR JOHN BLUMBERG AND INARA BLUMBERG, HUSBAND AND WIFE

(hereinafter, whether one or more, the "Borrower") and THE NORTHERN TRUST COMPANY, an Illinois banking corporation (the "Bank").



NOTE IDENTIFIED

WHEREAS, the Borrower has entered into The Northern Trus Company Equity Credit Line Agreement and Disclosure Statement (the "Agreement") dated JULY 18 , 1989, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal belance of \$ 70,000.00 (the "Maximum Credit Amount");

WHEREIS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee an Equity Credit Line to which the Borrowe 3id mortgage, grant, warrant, and convey to the Bank the property located in the County of COOK State of Illinois, legally described in Exhibit A attached hereto and incorporated herein by reference, which has a street address of 1016 N. DELPHIA AVENUE BARK RIDGE, ILLINOIS ZANGUST 3. , 1989 as which Mortgage was recorded on Document No. 3814640 NGS by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Agreement and the Mortgage, and the Borrowsr has requested that. the Maximum Credit Amount be increased from \$ 70,000.00 to \$ 160,000.00 , and the Bank is willing so to do provided the Borrower executes this Amendment and any further decuments as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.

Now, therefore, in consideration of the foregoing and of the mutual covenants herein contained, the parties hereto. hereby agree as follows:

LOT 16 IN R.J. ANDREANI SECOND RESUBDIVISION, BEING A RESUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT TAX NUMBER: 09-23-312-023

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- l. Amendment to Mortgage. The second paragraph on the first page of the Mortgage (the first "Whereas" clause) is hereby amended by substituting "\$ 160,000.00 "[new Maximum Credit Amount] for "\$ 70,000.00 "[original Maximum Credit Amount].
- 2. Amendment to Agreement. Paragraph 2, page 1 of the Agreement amended by substituting "\$160,000.00" [new Maximum Credit Amount] for "\$70,000.00" (original Maximum Credit Amount).
- 3. Effective Date. Subject to the other terms and conditions of the Agreement and the Mortgage, the new Maximum Credi: Amount shall be effective and available upon the expiration of the Borrower's right to rescind under federal Regulation 2, 12 CFR 226 (Truth in Lending).
- Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Maximum Credit Amount, with interest thereon, plus any other sums and obligations stated therein to be secured thereby.
- 5. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stend and remain unchanged and in full force and effect.
- 6. Miscellaneous. This Amendment shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and essigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment as of the day and year first above written.

Signed and dated this 94 day of Muy 19 5

BORROWER / GUNAR JOHN BLUMBERG

INARA BLUMBERG

THE NORTHERN TRUST COMPANY

Attesti

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Assistant Secretary

By:

Its: Second Vice President

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CHTCHGO' IF COCYS 6965-AAA (SIE) 50 S. LaSalla Street CHICYGO' IF 60675 **Хеелти**лев с. втерней 20 9' TYSYTI'E SIKEEL A-a MY COMMASHUTTOPHES MESTARERA TRUBT COMPANY stebbins nerson, esq. NOTARY PUBLIC, STATE OF ILLINOIS THIS INSTRUMENT WAS PREPARED DY: PATRICIA A COGAN My Commission Expires: Noter North (SEYF) Yo day of Given under my_band and notarial gast this TRUST COMPANY for the uses and purposes therein seg-forth. as aforesaid, and as the free and voluntary act of THE NORTHERN Vice President and such Assistant Secretary, puopes attested the said instrument as their free and voluntary act as acknowledged that they respectively signed and delivered and Secretary, appeared before me this day in person and ре вису досонд Aice President ind such Assistant and such Assistant Secretary and are personally known to me to Vice President co the toregoing instrument as ench spoond known to me to be the same persone homes are subscribed Secretary of THE NORTHERN TRUST COMPANY, who are personally . Assistant NORTHERN TRUST COMPANY, and Thomas P. Michol. Vice President of THE Waltor C. Stophen said County, in the State aloresaid, do hereby certify that walter C. Stephen Patriole A. Cogan a Notary Public in and for COUNTY OF COOK) 887 State of illinois! 0861 88 MY Commission Expites:

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rozep. free and voluntary act for the use and purposes therein set : and delivered the foregoing instrument as his (her) [their] that appeared before me and acknowledged that (s)he (they) executed and INARA BLUMBERG HIS W POTSONALLY said County, in the State aforesaid, do hereby certify that cunns John BLUMBERG | 12 W be g Motary Public in and for

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Submitted by

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