

UNOFFICIAL COPY 3954399

HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

Reference is made to:

- A. The First Illinois "Home Equity" Line of Credit Loan Agreement ("Agreement");
- B. That certain "Home Equity" Line of Credit Mortgage Note ("Note"); and
- C. The "Home Equity" Mortgage recorded on July 31, 1987 as document number 3639945 with the ~~Recorder of Deeds~~ (Registrar of Torrens Titles), Cook County, Illinois ("Mortgage").

The Agreement, Note and Mortgage are each dated as of April 4, 1987 and executed by First Illinois Bank of Wilmette as Trustee under Trust Agreement dated 6/18/86 and known as Trust No. TWB-0493.

Borrower has requested that First Illinois Bank of Wilmette ("Bank"), holder of the Note, agree to increase the "Maximum Line of Credit" (as defined in the Agreement) and Bank is willing to agree to such request.

NOW, THEREFORE, for good and valuable consideration, Borrower and Bank acknowledge and agree as follows:

1. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note and Mortgage are in full force and effect.
2. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ *110,000.00* to \$ *125,000.00*.
3. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
4. The Mortgage is hereby modified to provide that such instrument and the lien created thereby is granted as security for repayment of the Note as modified hereby.
5. In all other respects the Agreement, Note and Mortgage are hereby ratified and reaffirmed.
6. Borrower agrees to reimburse the Bank for any and all costs incurred by it in conjunction with this transaction.

DATED at Wilmette, Illinois, on of March 12, 1991.

BORROWER: First Illinois Bank of Wilmette, as Trustee under Trust Agreement dated 6/18/86 and known as Trust No. TWB-0493 and not personally.

BANK:
FIRST ILLINOIS BANK OF WILMETTE

BY: Claudia S. Vopal
Claudia S. Vopal
Assistant Vice President

GUARANTORS: (if applicable)

F. James Heider
F. James Heider

Margery A. Heider
Margery A. Heider

Prepared by: R. Letsoff
Return to:
First Illinois Bank of Wilmette
1200 Central Avenue
Wilmette, IL 60091



LEGAL FOLLOWS MORTGAGE NOTE DATED

R-4-2-2

3954399

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

UNOFFICIAL COPY

UNOFFICIAL COPY

0 5 9 5 4 3 9 9

EXHIBIT A

LEGAL DESCRIPTION FOR LOAN MODIFICATION DATED MARCH 12, 1991
IN THE AMOUNT OF \$*125,000.00*, EXECUTED BY First Illinois Bank of
Wilmette as Trustee under Trust Agreement dated 6/18/86 and known as TWB-0493.
PIN: 0 5-28-300-033
COMMONLY KNOWN AS: 2222 Chestnut, Wilmette, IL 60091

THE WEST FIFTY (50) FEET OF LOT THREE (3) IN KING'S FIELDS, BEING A SUBDIVISION OF THOSE PARTS OF LOTS TWO (2), THREE (3) AND FOUR (4) LYING WEST OF THE CENTER LINE OF RIDGE AVENUE OF BARBARA WAGNER'S SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH FIFTY (50) ACRES OF THE NORTH SIXTY (60) ACRES OF THE SOUTHWEST QUARTER (1/4) OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID KINGS FIELDS, FILED IN THE OFFICE OF THE REGISTRAR OF TITLES IN COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 91081.

of Cook County Clerk's Office

3951399

UNOFFICIAL COPY

A 1000000

ADDITIONAL INFORMATION

Property of Cook County Clerk's Office

00000000

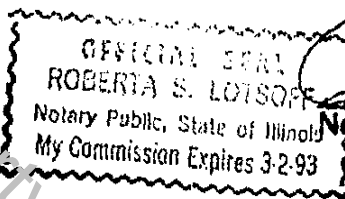
UNOFFICIAL COPY

0 0 9 5 4 3 7 9

STATE OF ILLINOIS)
COUNTY OF COOK)

I, Roberta S. Lotsoff, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that F. James Heider and Margery A. Heider, personally appeared before me and acknowledged that they signed the foregoing instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal this 12th day of March, 19 91.

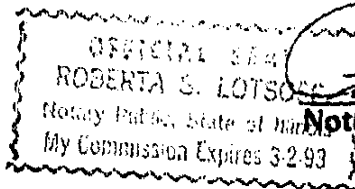


Roberta S. Lotsoff
Notary Public

STATE OF ILLINOIS)
COUNTY OF COOK)

I, Roberta S. Lotsoff, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that Claudia D. Vopal, Assistant Vice-President of First Illinois Bank of Wilmette, personally appeared before me and acknowledged that she signed the foregoing instrument as her free and voluntary act, and as the free and voluntary act of said Bank, and caused the Corporate Seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 12th day of March, 19 91.



Roberta S. Lotsoff
Notary Public

STATE OF ILLINOIS)
COUNTY OF COOK)

I, Edna W. Ross, a notary public in and for the State and County aforesaid, DO HEREBY CERTIFY, that MILDRED T. D. SMITH, Vice-President of and Trust First Illinois Bank of Wilmette (Bank) personally appeared before me and acknowledged that she signed the foregoing instrument as her free and voluntary act, and as the free and voluntary act of said Bank, not personally but as Trustee aforesaid, and caused the Corporate Seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 12th day of MARCH, 19 91.



Edna W. Ross
Notary Public

3951399

Trust officer

NOTARIAL

Handwritten signature and stamp

UNOFFICIAL COPY

Property of Cook County Clerk's Office

RECORDS

5/18/85
1985/4/1

EXEMPTION

3954399

1985 APR -4 PM 12:28
CAROL MOSELEY BRAUN
REGISTRAR OF TITLES

3954399

IDENTIFIED
No.
<small>Registrar of Property Titles</small>
CAROL MOSELEY BRAUN
P.E. MARTINEZ

REAL ESTATE INDEX GROUP
1820 Ridge Avenue
Evanston, IL 60201

Order # *114-11*