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2000-06-08 09:07:05
Cook County Recorder 25.50



00418143

MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 9th day of May, 2000 by MICHAEL A. MAZZA and JANICE THRALL MAZZA, his wife as joint tenants (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated JULY 11, 1995 in the amount of ONE HUNDRED THOUSAND and NO/100 Dollars (\$100,000.00), which is secured by a Mortgage of even date therewith, recorded on AUGUST 15, 1995 in the Recorder's Office in Cook County, Illinois as Document Number 95537516 and relating to the property legally described as follows:

LOT 22 IN BLOCK 2 IN HEATHER HILL RESUBDIVISION BEING RAYMOND L. LUTGERT'S SUBDIVISION OF THAT PART OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED THE 8TH DAY OF JANUARY, 1963 AS DOCUMENT NO. 18691973, IN COOK COUNTY, ILLINOIS.

P.I.N.: 31-12-116-022

Also known as: 2912 SUNSET AVENUE, FLOSSMOOR, IL 60422

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement and Disclosure and Mortgage shall be and are hereby modified as follows;

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11/14

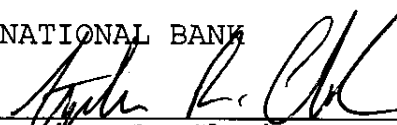
- 1. The Periodic Rate and Corresponding Annual Percentage Rate on your credit line will increase or decrease as the index increases or decreases from time to time. Adjustments to the Periodic Rate and the corresponding Annual Percentage Rate resulting from changes in the Index will take effect on the next business day. In no event will the Annual Percentage Rate be less than 7.00% per annum or more than the lesser of 15.90% or the maximum rate allowed by applicable law.

| | |
|-------------------------------------------------|--------------------------------------------|
| <u>RANGE OF BALANCE</u> <u>OR CONDITIONS</u> | <u>MARGIN ADDED</u> <u>TO THE INDEX</u> |
| All Balances | 0.00% |

- 2. The maturity date of JULY 11, 2000 is hereby changed to JULY 11, 2007.
- 3. Beginning JUNE 2001, an annual fee of \$35.00 will be charged to the account.
- 4. Except for the modifications stated hereinabove, the Home Equity Agreement and Disclosure and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS THEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

FIRST NATIONAL BANK

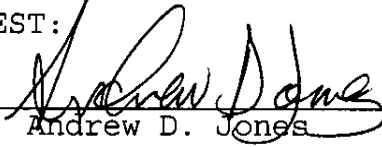
By: 
Stephen R. Clark


MICHAEL A. MAZZA

Its: Assistant Vice President


JANICE THRALL MAZZA

ATTEST:

By: 
Andrew D. Jones

Its: Business Development Officer

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/LINDA KURZ
C/O FIRST NATIONAL BANK
P.O. BOX 818
FRANKFORT, IL 60423

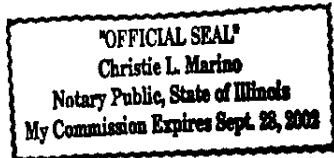
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State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MICHAEL A. MAZZA AND JANICE THRALL MAZZA, personally known to me to be the same persons whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 12 day of May, ~~1999~~ ²⁰⁰²
Christie L. Marino
Notary Public

My commission expires Sept 28, 2002



Property of Cook County Clerk's Office