



00651590

Property

AMENDMENT TO REAL ESTATE MORTGAGE

THIS AMENDMENT is made and entered into effective as of July 12, 2000 ("Effective Date"), by and between Citizens Bank, a Michigan banking corporation with principal offices located at 328 S. Saginaw Street, Flint, Michigan 48502 ("Lender"), and Joseph and Victoria Carroll, of 1926 Home Ave., Berwyn, IL 60402 ("Borrower").

RECITALS

Borrower has previously established a home equity line of credit plan ("Credit Line") with Lender, or a predecessor by merger to the interests of Lender. The Credit Line is secured by a real estate mortgage dated July 7, 1996 and filed for record at Liber Doc., Pages # through 96498153 County Records ("Mortgage"), encumbering property located at the above listed street address of Borrower ("Real Property"). Lender and Borrower mutually desire to amend and supplement the provisions of the Credit Line and the Mortgage to increase the maximum amount available under the Credit Line to the sum of Fifty five thousand (\$55,000.00) Dollars ("Revised Maximum Indebtedness"), as more particularly described below.

NOW, THEREFORE, for a good and valuable consideration, Borrower and Lender agree as follows:

1. Incorporation of Recitals. The Recitals provisions set forth above are incorporated by reference and made a part of this Amendment.
2. Effect Upon Mortgage and Credit Line. To the extent of any conflict or inconsistency in and between such documents, this Amendment shall have controlling effect over any contrary language contained in the Mortgage and Credit Line, which documents shall otherwise continue to apply with full force and effect.

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3. Increase to Indebtedness Secured by Mortgage. As of the Effective Date, the maximum amount of indebtedness secured by the Mortgage is hereby increased to the amount of Revised Maximum Indebtedness stated above. Borrower acknowledges and agrees that the Real Property now secures all revolving credit advances made from time to time by Lender pursuant to the terms of the Credit Line, up to the Revised Maximum Indebtedness amount, together with interest and any other sums expended or advanced by Lender to protect the security of the Mortgage.

Miscellaneous. This Amendment shall be governed by and construed in accordance with the laws of the State of Illinois, may be executed in counterparts (each of which shall be deemed an original document), and represents the entire understanding of Borrower and Lender concerning its subject matter. By signing below, Borrower acknowledges receipt of a completed copy of this Amendment.

IN WITNESS WHEREOF, Borrower and Lender have executed this Addendum as of the Effective Date written above.

WITNESSES:

Dobravlka Bajramovic
DOUBRAVKA BAJRAMOVIC
Evelyn Duga
EVELYN DUGA

CITIZENS BANK

By: Irlwin Kalous
IRLWIN KALOUS
Its: Personal Banker

BORROWER

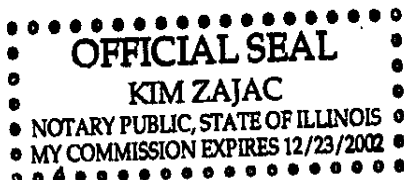
By: Joseph A. Carroll
Joseph Carroll
By: Victoria Carroll
Victoria Carroll

ACKNOWLEDGMENTS

State of Illinois)
)ss:
County of Cook ;)

The foregoing Amendment was acknowledged before me this 21st day of JULY, 2000, by IRLWIN KALOUS, PERSONAL BANKER of Citizens Bank, a Michigan banking corporation, on behalf of the corporation.

Kim Zajac
Notary Public
Cook County, Illinois
My Commission Expires: 12/23/02



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State of Illinois)
)ss:
County of Cook)

The foregoing Amendment was acknowledged before me this 27th day of JULY, 2000, by JOSEPH CARROLL & VICTORIA CARROLL, [insert husband and wife/a single man/a single woman, as appropriate].

.....
● OFFICIAL SEAL ●
● KEM ZAJAC ●
● NOTARY PUBLIC, STATE OF ILLINOIS ●
● MY COMMISSION EXPIRES 12/23/2002 ●
.....

[Signature]
_____, Notary Public
Cook County, Illinois
My Commission Expires: 12/23/02

Drafted By/Return To:

Citizens Bank
Home Equity Processing
328 S. Saginaw Street, Mail Code 002016
Flint, Michigan 48502

