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Cook County Recorder 25.50



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**SECOND MODIFICATION AGREEMENT**

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 15th day of SEPTEMBER, 2000 by AMADIO A. BRUNI and JOANNE BRUNI, his wife (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 SEPTEMBER 23, 1988 in the amount of ONE HUNDRED TWENTY-FIVE THOUSAND and NO/100 Dollars (\$125,000.00), which is secured by a Mortgage of even date therewith, recorded on OCTOBER 25, 1988 in the Recorder's Office in Cook County, Illinois as Document Number LR3748546 and Modification Agreement dated FEBRUARY 25, 1995 and recorded in the Recorder's Office in Cook County, Illinois on MARCH 21, 1995, and recorded as Document Number 96218192 and relating to the property legally described as follows:

LOT 119 IN MAYNEGATE SUBDIVISION UNIT NUMBER 2, PART OF THE NORTHWEST ¼ OF SECTION 24, TOWNSHIP 35 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, APRIL 18, 1972, AS DOCUMENT NUMBER 2618223, IN COOK COUNTY, ILLINOIS.

P.I.N.: 31-24-101-040

Also known as: 2920 CHELSEA, OLYMPIA FIELDS, ILLINOIS 60461

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

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Property of Cook County Clerk's Office

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Disclosure and Mortgage shall be and are hereby modified as follows;

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.

**RANGE OF BALANCE  
OR CONDITIONS**

All Balances

**MARGIN SUBTRACTED  
FROM THE INDEX**

0.50%

2. The maturity date of ~~SEPTEMBER 23, 2000~~ is hereby changed to ~~SEPTEMBER 23, 2007~~.
3. Beginning AUGUST 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

Its: \_\_\_\_\_

Assistant Vice President

AMADIO A. BRUNI

JOANNE BRUNI

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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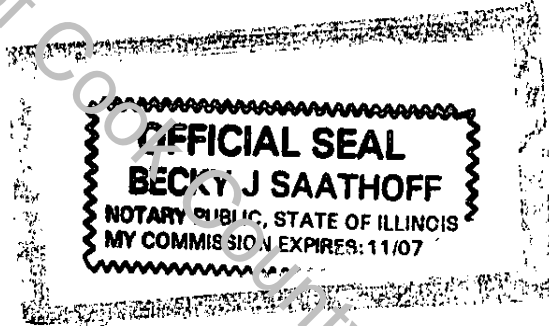
State of Illinois )  
County of Troquois )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT AMADIO A. BRUNI and JOANNE BRUNI, 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 3 day of October ~~1999~~ <sup>2000</sup>

Becky J Saathoff  
Notary Public

My commission expires 11-7-00



County Clerk's Office