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Cook County Recorder 51.50

This instrument was prepared
by and when recorded mail to:
Corus Bank
4800 N. Western Avenue
Chicago, IL. 60625
Attn.: Amy Dodd



AMENDMENT TO RIVER FOREST STATE BANK AND TRUST COMPANY
HOME EQUITY LINE OF CREDIT AGREEMENT AND
DISCLOSURE STATEMENT AND HOME EQUITY
LINE OF CREDIT MORTGAGE

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THIS AMENDMENT, made this 4th day of June, 2001, by and between Michael Houlihan and Mary C. Houlihan, his wife, as borrowers under the hereinafter described River Forest State Bank and Trust Company Home Equity Line of Credit Agreement and Disclosure Statement and as mortgagors under the hereinafter described Home Equity Line of Credit Mortgage (hereinafter referred to as the "Borrowers"), and CORUS Bank, N. A. f/k/a River Forest State Bank and Trust Company, (hereinafter referred to as the "Bank").

WITNESSETH:

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WHEREAS, the Borrowers have executed that certain River Forest State Bank and Trust Company Home Equity Line of Credit Agreement and Disclosure Statement dated May 16, 1994 (the "Credit Agreement") pursuant to which the Bank established a Home Equity Line (defined therein) for the benefit of the Borrowers in the maximum amount of \$20,000.00 bearing interest at an **ANNUAL PERCENTAGE RATE** equal to 1.25% in excess of the Prime Rate (defined therein) maturing on May 16, 2001; and

WHEREAS, in order to secure to the Bank the repayment of the indebtedness incurred pursuant to the Credit Agreement, the Borrowers executed and delivered to the Bank that certain Home Equity Line of Credit Mortgage dated May 16, 1994 (the "Mortgage") and recorded on June 1, 1994, in Cook County, Illinois, as document number 94485557 pursuant to which the Borrowers mortgaged, granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto; and

WHEREAS, the Borrowers have requested that the Bank change certain terms of the Home Equity Line contained in the Credit Agreement and/or the Mortgage; and

WHEREAS, the Bank and the Borrowers have agreed to change such terms of the Home Equity Line and desire to amend the Credit Agreement and the Mortgage to reflect such changes.

NOW, THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00), and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, the Borrowers and the Bank agree as follows:

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The foregoing preambles are hereby made a part hereof.

XX The Draw Period (as defined in the Credit Agreement) is hereby extended from May 16, 2001 to May 16, 2008. The Credit Agreement is hereby amended to reflect this change.

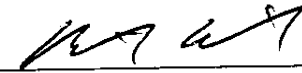
XX The Final Payment Date (as defined in the Credit Agreement and Mortgage) is hereby extended to May 16, 2008.


XX Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness of the Borrower pursuant to the Credit Agreement, including future advances, whether discretionary or obligatory, as are made from the date hereof until the final maturity date, as extended hereby, which final maturity date shall not be more than twenty (20) years from the date of the Mortgage.

All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed.

The parties hereto warrant that the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.


This Amendment shall be attached to and made a part of the Credit Agreement and a duplicate copy thereof attached to and made a part of the Mortgage.

X 
Michael Houlihan

X 
Mary C. Houlihan

Accepted and Acknowledged this 14th
day of JUNE, 2001.

Corus Bank

By: 
Title: ARB

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NOTARY

STATE OF ILLINOIS

COUNTY OF COOK

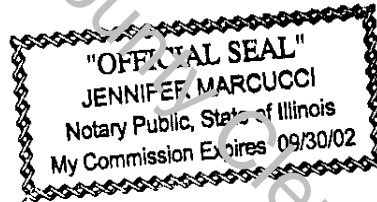
I, the undersigned, a Notary Public in and for said county in the state aforesaid do hereby certify that Michael Houlihan and Mary C. Houlihan who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 13 day of June, 2001.

Jennifer Marcucci
Notary Public

My Commission Expires:

9/30/02



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EXHIBIT A

The real estate described as:

LOT 15 AND THE SOUTH 15 FEET OF LOT 16 IN BLOCK 6 IN LATHROP'S RESUBDIVISION OF PART OF LATHROP AND SEAVERN'S ADDITION TO RIVER FOREST IN SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Common Address: 703 Park Ave, River Forest, IL 60305

Parcel Number: 15-12-103-029

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