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2001-08-29 15:21:09

Cook County Recorder 25.50



0010802831

MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 13th day of July, 2008 by JOSEPH N. STANFA AND DIANA L. STANFA, MARRIED TO EACH OTHER 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 August 31, 1989 and a Modification Agreement dated July 11, 1996 in the amount of THIRTY THOUSAND and NO/100 Dollars (\$30,000.00), which is secured by a Mortgage of even date therewith, recorded on September 8, 1989 in the Recorder's Office in Cook County, Illinois as Document Number 3823463 and relating to the property legally described as follows:

LOT 220 IN TOWN & COUNTRY SUBDIVISION FIRST ADDITION, BEING A RESUBDIVISION OF CERTAIN LOTS IN FLOSSMOOR HEIGHTS (J.C. MCCARTNEY'S SUBDIVISION IN THE NORTHEAST ¼ OF SECTION 5, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS); ALSO BEING A RESUBDIVISION OF LOTS 43, 44, 45 AND 46 IN TOWN & COUNTRY SUBDIVISION (BEING A RESUBDIVISION OF CERTAIN HERETOFORE VACATED LOTS, BLOCKS, ALLEYS, STREETS AND PORTIONS THEROF IN FLOSSMOOR HEIGHTS AFOREDESCRIBED) ACCORDING TO THE PLAT FO SAID TOWN & COUNTRY SUBDIVISION FIRST ADDITION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 7, 1975 AS DOCUMENT NUMBER 2801559, IN COOK COUNTY, ILLINOIS.

Deleg. 97235900

P.I.N.: 32-05-213-037

Also known as: 18620 ABERDEEN, HOMEWOOD, ILLINOIS 60430

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

5/13/08

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;

- 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 6.00% per annum or more than the lesser of 15.90% or the maximum rate allowed by applicable law.

<u>RANGE OF BALANCE OR CONDITIONS</u>	<u>MARGIN ADDED TO THE INDEX</u>
All Balances	0.50%

- 2. The maturity date of AUGUST 31, 2001 is hereby changed to AUGUST 31, 2008.
- 3. Beginning AUGUST 2002, 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
Stephen R. Clark

Joseph N. Stanfa
JOSEPH N. STANFA

Its: Assistant Vice President

Diana L. Stanfa
DIANA L. STANFA

ATTEST:

By: Elizabeth B. Hankins
Elizabeth B. Hankins

Its: Business Development Officer

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

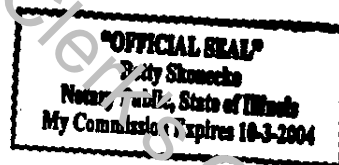
State of Illinois)
County of Willm)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT C. RANDALL REESE AND H. ANNETTE REESE, 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 30th day of July, 2001

Betty A. Skoncke
Notary Public

My commission expires 10-3-2004



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OFFICIAL SEAL
Notary Public State of Illinois
My Commission Expires 10-3-2004