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2002-04-25 12:33:01  
Cook County Recorder 47.00



0020473362

This instrument was prepared by and when recorded mail to:

Corus Bank N.A.  
4800 N. Western Ave.  
Chicago, IL 60625

00003861

For Recorder's Use Only

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

THIS AMENDMENT, made this 9th day of April, 2002, by and between Chester Rocznik and Mary Rocznik, his wife, in joint tenancy as Borrowers under the hereinafter described Credit Agreement and as Mortgagors under the herinafter-described 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:

WHEREAS, the Borrowers have executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated April 10, 1995 (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 \$35,000.00, bearing interest at an ANNUAL PERCENTAGE RATE equal to 1.25% in excess of the Prime Rate; for a period with an initial Draw Period (defined therein) of 7 years from the date of the Credit Agreement; 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 the same date (the "Mortgage") and recorded on April 12, 1995, in Cook County, Illinois, as document number 95244934, 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

BOX 333-CTI



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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:

The foregoing preambles are hereby made a part hereof.

~~XXX~~ The Draw Period of the Home Equity Line is hereby extended from April 10, 2002 to April 10, 2009. The Credit Agreement is hereby amended to reflect this change.

~~XXX~~ The Final Payment Date (as defined in the Mortgage) is hereby extended to April 10, 2009.

~~XXX~~ Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness of the Borrowers pursuant to the Credit Agreement, including future advances, whether discretionary or obligatory, as are made from the date hereof until the Final Payment Date, as extended hereby, which Final Payment 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 Chester Rocznick  
Chester Rocznick

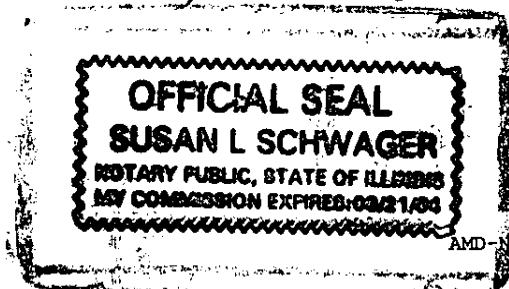
X Mary Rocznick  
Mary Rocznick

Corus Bank  
Accepted and Acknowledged this 22nd  
day of April, 2002.

By: Kay M. Watts  
Title: VP

Subscribed and sworn to Before me  
this 18th day of April 2002  
at Niles, County of Cook, State of Illinois.

Notary Public Susan L Schwager



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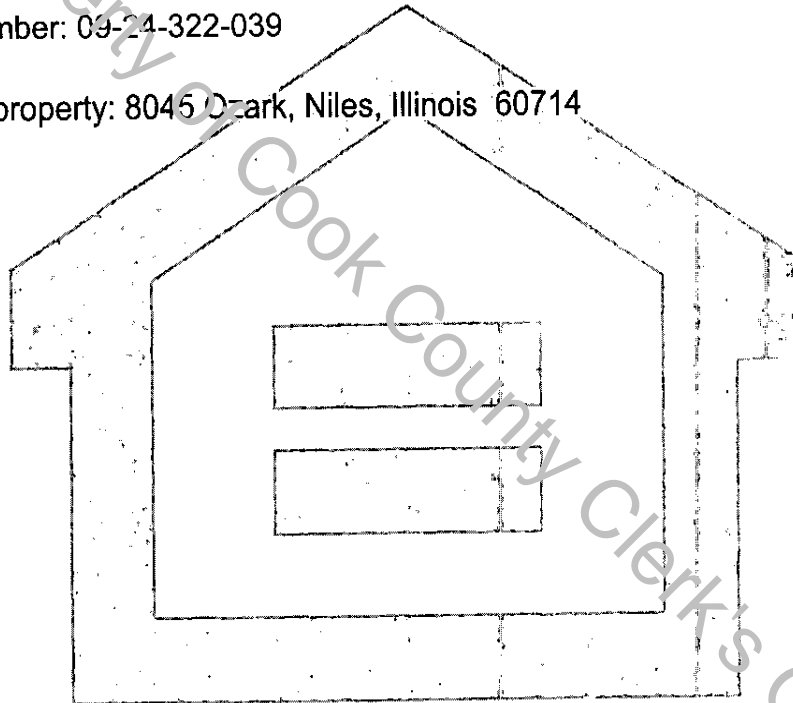
## EXHIBIT A

The real estate described as:

LOT 137 AND THE NORTH HALF OF LOT 136 IN GLENNAN HEIGHTS SUBDIVISION OF PART OF THE SOUTH HALF OF THE SOUTH HALF OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 09-24-322-039

Common address of property: 8045 Ozark, Niles, Illinois 60714



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