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AMENDMENT TO HOME EQUITY LINE OF CREDIT

Chicago, Illinois

THIS INDENTURE, made March 28, 2002, between John K. Cibula and Jacqueline M. Cibula, married to each other herein referred to as First Party and OAK BANK, f/k/a Oak Trust and Savings Bank, an Illinois Banking Corporation, herein referred to as Second Party,

THAT WHEREAS, First Party is the obligor on a Home Equity Line of Credit Agreement and Note, dated January 19, 2001, in the amount of \$75,000.00 with a current unpaid balance of \$17,000.00 which note bears interest at 0 % in excess of the highest Prime Rate as quoted in the Midwest Edition of the Wall Street Journal, subject to change daily, matures 1/19/06 bears OAK BANK Account # 5703271 and is secured by a mortgage recorded by the Recorder of Deeds of Cook County, Illinois as Document No. 0010107311 and since having a Subordination Agreement dated 1/28/02, recorded 2/7/02 as Doc. # 0020157309, which mortgage pertains to the following described Real Estate:

LOT 69 IN BURR OAKS GLEN UNIT 2 BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 30, TOWNSHIP 38, NORTH RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF BURR RIDGE, IN COOK COUNTY, ILLINOIS.

ADD: 11554 Ridgewood Lane, Burr Ridge, Ill. 60522
PIN: 18-30-407-020-0000

THAT WHEREAS, First Party has requested Second Party who is the holder of said Note to **REDUCE THE LINE OF CREDIT TO \$25,000.00**

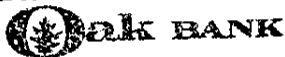
STEWART TITLE OF ILLINOIS
2 NORTH LASALLE STREET, SUITE 1920
CHICAGO, IL 60602

NOW THEREFORE, in consideration of the sum of Ten and no/100 (\$10.00) and other good and valuable consideration in hand paid by First Party to Second Party, receipt of which is hereby acknowledged, the parties hereunto agree to amend said Note and Mortgage hereto as follow:

To reduce the original amount of Home Equity Line of Credit #5703271 to **\$25,000.00** effective March 28, 2002. The original amount of line of credit is hereby amended to **\$25,000.00**

All other terms and conditions of said Home Equity Line of Credit Agreement and Note and Mortgage remain unchanged.

This Instrument was prepared By:



1000 N. Bush St., Chicago, IL 60611

Cook County Recorder

47.50

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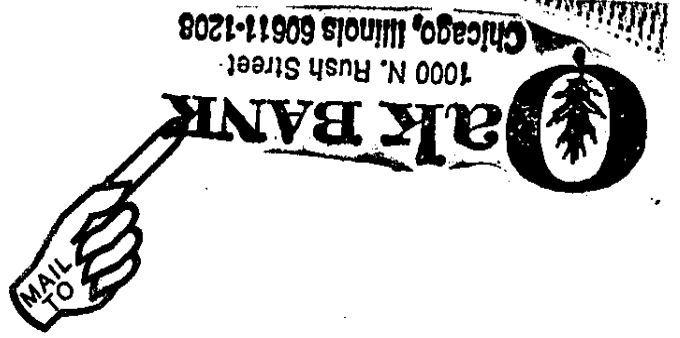
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JOHN K. CIBULA

JACQUELINE M. CIBULA

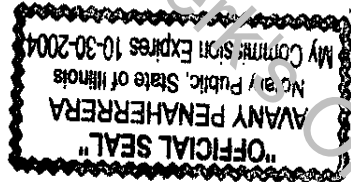
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Property of Cook County Clerk's Office

By: [Signature]
OAK BANK
B/k/a Oak Trust and Savings Bank

Accepted:



[Signature]
Notary Public
Residing at Chicago, Illinois
Notary Public in and for the State of Illinois.
My commission expires 10-30-04

Given under my hand and notarial seal this 28th day of March, 2002.

I, the undersigned, a Notary Public in and for the State of Illinois, do hereby certify that John K. Gibula and Jacqueline M. Gibula, married to each other, who are personally known to me to be the same persons, whose names are 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 own free and voluntary act for the uses and purposes therein set forth.

State of Illinois)
County of) ss

INDIVIDUAL ACKNOWLEDGMENT

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LEGAL DESCRIPTION

Unit 814-4 together with its undivided percentage interest in the common elements in Halsted Hubbard Condominium, as delineated and defined in the Declaration recorded as document number 08168511, in Section 8, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 814 West HUBBARD
Condo 4
CHICAGO IL
PIN/Tax Code: 17-08-253-028-1003

Property of Cook County Clerk's Office

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