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AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO ELGIN DIVISION

MORTGAGE MODIFICATION AGREEMENT AND AMENDMENT TO AGREEMENT AND DISCLOSURE FOR HOME EQUITY CREDIT LINE

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure for Home Equity Credit Line ("this Amendment"), is made and entered into by and between Thomas J. Russo and Deborah A. Russo, husband and wife, in joint tenancy (hereinafter, whether one or more, the "Borrower") and AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, a national banking corporation (the "Bank").

WHEREAS, the Borrower has entered into the AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO Agreement and Disclosure for Home Equity Credit Line ("the Agreement") dated August 2, 1993, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$14,900.00 ("Credit Limit");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee a Home Equity Credit Line Mortgage ("the Mortgage") dated August 2, 1993 pursuant to which the Borrower did mortgage, grant, warrant and convey to the Bank the property located in the County of Cook, State of Illinois, legally described as follows:

LOT 46 IN WILLOW WALK UNIT 1, BEING A SUBDIVISION OF PART OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 21 AND PART OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 3, 1971, AS DOCUMENT # LR2596876, IN COOK COUNTY, ILLINOIS.

TAX ID NUMBER: 02-21-307-025

which has a street address of 727 Spring Willow Bay, Palatine, IL 60067, which Mortgage was recorded on September 23, 1993 as Document Number 93-762648 by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Home Equity Credit Line Mortgage executed pursuant to the Agreement and secured by the Mortgage, and the Borrower has requested that the Credit Line be increased from \$14,900.00 to \$21,000.00, and the Bank has agreed to the increase provided the Borrower executes this Amendment and any further documents as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.

Now, therefore, in consideration of the foregoing and for other good and valuable consideration, the receipt and sufficiency whereof are hereby mutually and reciprocally acknowledged, it is hereby agreed and covenanted as follows:

1. Amendment to Mortgage. Definition 1.(b) Credit limit on the first page of the Mortgage is hereby amended by substituting "The New Credit Limit, as specified in the Amendment to the Agreement is \$21,000.00", for "The Credit Limit, as specified in the Agreement is \$14,900.00."

(*Maculato*)
ADVANCED TITLE SERVICES, INC.
102 W. Illinois Street
St. Charles, IL 60174

04003033



25-50
RB

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CCWCOOPD

ORIGINATED BY WALTER E. REED & ERIC JAKOBSEN MARCH 1970
RECORDED MARCH 1970

RECORDED AND INDEXED BY ERIC JAKOBSEN
APRIL 1970 BY ERIC JAKOBSEN FOR ATTACHED CHA
AND ATTACHED RECORDS

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED
DATE 04-10-2018 BY SP/ERICKSON/ERICKSON/ERICKSON

TO ERICKSON: THE above record is being distributed to you for your information.
The file is being maintained by the Chicago Police Department, Chicago, Illinois. The purpose of this record is to keep a permanent record of all information concerning this case.

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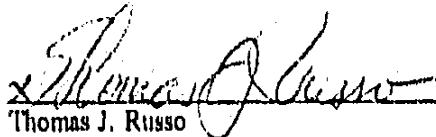
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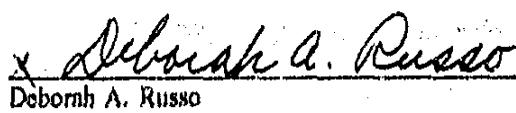
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2. Amendment to Agreement. Page 1, Section 3, Credit Limit of the Agreement, is hereby amended by substituting "the New Credit Limit on the Credit Line is \$21,000.00. The outstanding Loan balance under this Amendment to Agreement shall not at any time exceed the New Credit Limit," for "the limit on the Credit Line is \$14,900.00. The outstanding Loan balance under this Agreement shall not at any time exceed the Credit Limit."
3. Effective Date. Subject to the other terms and conditions of the Agreement and the Mortgage, the new Credit Limit shall be effective and available upon the expiration of the Borrower's right to rescind under federal Regulation Z, 12 CFR 226 (*Truth in Lending*).
4. References. Wherever in the Mortgage, the Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Credit Limit, with interest thereon, plus any other sum and obligation stated therein to be secured thereby.
5. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stand and remain unchanged and in full force and effect.
6. Miscellaneous. This Amendment shall extend to and be binding upon the parties hereto.

IN WITNESS WHEREON, the parties hereto have duly executed this Amendment this 19th day of October, 1994.

BORROWER:


Thomas J. Russo


Deborah A. Russo

11-28-94 15:40
RECORDING 25.00
MAIL 0.50
04003033
SUB TTL 25.50

AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO

BY:


Phillip P. Curle Vice President

ATTEST:


John P. Jenkins Mortgage Officer

COOK COUNTY
RECORDER
JESSE WHITE
ROLLING MEADOWS

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Before you file your documents with the Clerk's Office, it is important to understand the requirements for filing. All documents must be filed with the Clerk's Office in a timely manner. If you have any questions or concerns about filing, please contact the Clerk's Office at (847) 313-2100.

Full payment of filing fees is required before the Clerk's Office can accept your document. Filing fees are subject to change and are determined by the Clerk's Office based on the type of document and its complexity. Please refer to the Clerk's Office website for more information.

It is important to keep track of your filing fees and to pay them in full before your document is filed. Failure to do so may result in fines and legal action against you. It is also important to remember that the Clerk's Office does not accept cash payments. You must pay your filing fees online or by mail.

The Clerk's Office is here to help you with your filing needs. If you have any questions or concerns, please do not hesitate to contact us. We are here to assist you in a timely and efficient manner.

Thank you for choosing the Clerk's Office for your legal needs.

4001 N. Cicero Ave., Chicago, IL 60645 | (847) 313-2100 | www.cookcountyclerk.com

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JULY 2018
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MATTHEW EAGAN
CLERK'S OFFICE
RECORDED

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*This instrument prepared by Notary Public - 111 S. Wabash, Chicago, IL 60603

John P. Jenkins
American National Bank & Trust Company of Chicago
24 E. Chicago Street
Urgin, IL 60120
State of Illinois)
) SS
County of KANIE)

(14003033)

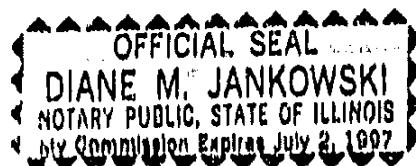
I, undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Thomas L. Russo and Deborah A. Russo, personally appeared before me this day in person and acknowledged that they executed and delivered the foregoing instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 19th day of October, 1994.

Diane M. Jankowski

Notary Public

My Commission Expires: July 2, 1997



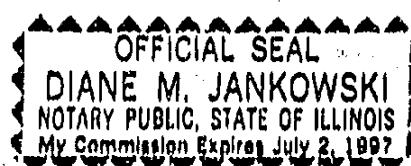
State of Illinois)
) SS
County of KANE)

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that PHILIP R. CURLE, VICE PRESIDENT OF AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, and JOHN P. JENKINS, MORTGAGE OFFICER of AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such VICE PRESIDENT and PERSONAL BANKING OFFICER, respectively, appeared before me this day in person and acknowledged that they signed and delivered and attested the said instrument as their own free and voluntary act as such VICE PRESIDENT AND PERSONAL BANKING OFFICER, as aforesaid, and as their free and voluntary act of said AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 19th day of October, 1994.

Diane M. Jankowski
Notary Public

My Commission Expires: July 2, 1997



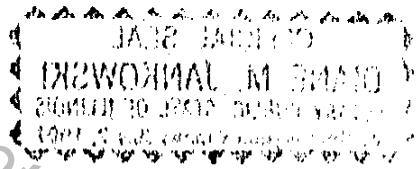
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CLERK OF THE CIRCUIT COURT
COOK COUNTY, ILLINOIS

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Please note that this document has been issued as an unofficial copy.

JAN KOWSKI
PROBATE JR. DIVISION
2000 W. STATE STREET, SUITE 200
CHICAGO, IL 60616-2622