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The Agreement was prepared by and  
when recorded mail to:  
Corus Bank  
2401 N. Halsted  
Chicago, IL 60614  
Attn: Nancy Parisi



Doc#: 0412011203  
Eugene "Gene" Moore Fee: \$32.00  
Cook County Recorder of Deeds  
Date: 04/29/2004 12:08 PM Pg: 1 of 5

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For Recorder's Use Only

AMENDMENT TO COMMERCIAL NATIONAL BANK OF CHICAGO  
HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT  
AND MORTGAGE

5  
PS

THIS AMENDMENT, made this 20th day of February, 2004, by and between Antoinette M. Lorvig as  
LaSalle Bank National Association  
"Borrower" under the Credit Agreement (as hereinafter described), ~~LaSalle Bank N.A.~~ as Successor Trustee to  
American National Bank and Trust Company not personally, but as Trustee under Trust Agreement dated  
October 28, 1988, as Trust #106839-02 (the "Successor Trustee") and Corus Bank f/k/a Commercial National  
Bank of Chicago (hereinafter referred to as the "Bank").

WITNESSETH:

WHEREAS, the Borrowers have executed that certain Commercial National Bank of Chicago Home  
Equity Line of Credit Agreement and Disclosure Statement dated March 23, 1990 (the "Agreement"), as  
amended, pursuant to which the Bank established a Credit Line Account (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) for a period with an initial Draw Period (defined  
therein) of 7 years from the date of the Credit Agreement (as amended); and

WHEREAS, in order to secure to the Bank the repayment of the indebtedness incurred pursuant to the  
Credit Agreement, American National Bank and Trust Company, as Trustee under Trust Agreement dated  
October 28, 1988 as Trust #106839-02 ("the Mortgagor") executed and delivered to the Bank that certain  
Mortgage dated March 23, 1990 (the "Mortgage"), as amended, which was recorded on April 5, 1990, in Cook  
County, Illinois, as document number 90153275, pursuant to which the Mortgagor mortgaged, granted and  
conveyed to the Bank certain real property (the "Property") described therein and on Exhibit A attached hereto;  
and

BOX 333-CTI

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

WHEREAS, the Bank, the Borrowers, and the Successor Trustee 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, the Bank, and the Successor Trustee agree as follows:

The foregoing preambles are hereby made a part hereof.

**XXX** The Draw Period (as defined in the Credit Agreement) of the Home Equity Line is hereby extended from March 23, 2004 to March 23, 2010. The Credit Agreement is hereby amended to reflect this change.

**XXX** The Final Payment Date (as defined in the Mortgage) is hereby extended to March 23, 2010.

**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.

The parties hereto acknowledge that the Borrowers executed the Credit Agreement and that the Mortgage executed the Mortgage, not personally, but as trustee under the aforesaid Trust Agreement.

The parties hereto agree that this Amendment is executed by the Successor Trustee, not personally, but as trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed that nothing herein shall be construed as creating any liability on said trustee personally to pay any amount due pursuant to the Credit Agreement or the Mortgage as amended hereby, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being expressly waived by the Bank and by every person now or hereafter claiming any right or security hereunder and that so far as the trustee personally is concerned, the holder or holders of the Credit Agreement and the owner or owners of any indebtedness accruing thereunder shall look solely to the Property conveyed by the Mortgage, as amended hereby, for the payment thereof, by the enforcement of the lien created by the Mortgage as amended hereby, in the manner therein provided, by action against any other security given to secure the payment of the Credit Agreement and by action to enforce the personal liability of any signatory of the Credit Agreement.

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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.

LaSalle Bank National Association  
~~LaSalle Bank N.A.~~ as Successor Trustee to  
American National Bank and Trust Company  
As Trustee under Trust Agreement dated  
October 28, 1988 as Trust 106839-02  
and not personally

BY: *Nancy A. Carlen*  
ITS: Asst Vice President

ATTEST: ~~Attestation not required by~~  
~~LaSalle Bank National Association~~  
ITS: ~~Bylaws~~

X *Antoinette M. Lj*  
Antoinette M. Lorvig

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and are not personally assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

CORUS BANK  
Accepted and Acknowledged this 26<sup>th</sup>  
day of March, 2004.

By: *Cheryl J. ...*  
Title: AVP

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State of Illinois) ) SS.  
County of Cook)

I, Linda Park, a Notary Public in and for said county in the state aforesaid do hereby certify that Antoinette M. Lorig is 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 15<sup>th</sup> day of March, 2004.

[Signature]  
\_\_\_\_\_  
Notary Public

My commission expires: 4-16-2005

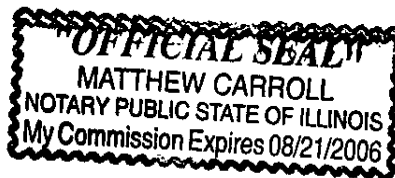


STATE OF ILLINOIS) ) SS.  
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county and state aforesaid do hereby certify that Nancy A. Carlin, of LaSalle Bank National Association and [Signature], of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst Vice President and [Signature], respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and seal this 23<sup>rd</sup> day of March, 2004.

[Signature]  
\_\_\_\_\_  
Notary Public



My commission expires: \_\_\_\_\_

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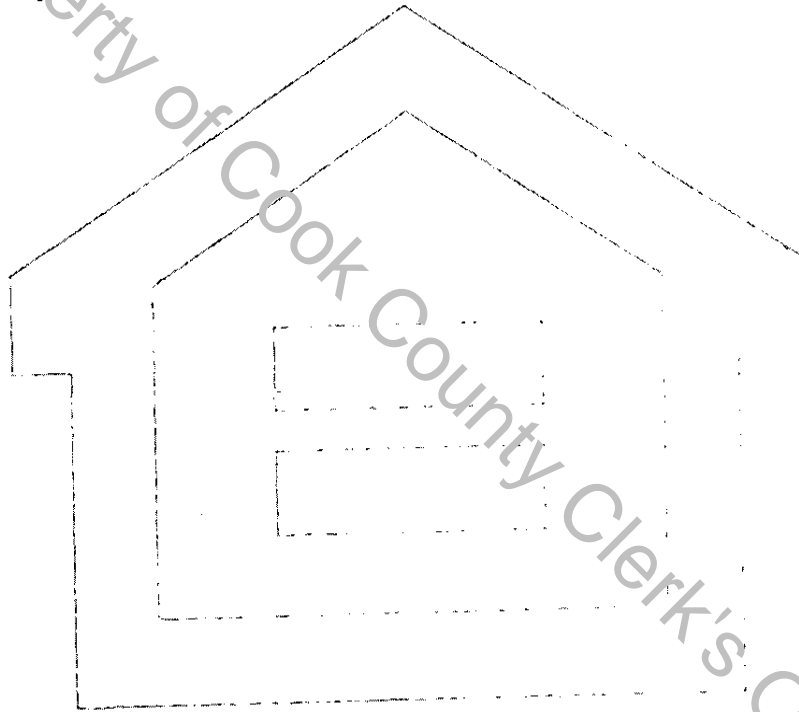
## EXHIBIT A

The real estate described as:

LOT 12 IN BLOCK 37 IN W.F. KAISER AND COMPANY'S PETERSON WOODS ADDITION TO ARCADIA TERRACE IN THE SOUTH WEST ¼ OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 13-01-310-025

Common address of property: 5820 N. Whipple, Chicago, IL 60659



Property of Cook County Clerk's Office