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This instrument was prepared
by and when recorded mail to:
Corus Bank, N.A.
2401 N. Halsted
Chicago, IL 60614
Attn: Mary Vesic



Doc#: 0526604597 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/23/2005 12:28 PM Pg: 1 of 5

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AMENDMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE
STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 16th day of November, 2004 by and
between Jeffrey E. Prodoehl and Theresa A. Prodoehl, husband and
wife, as joint tenants, and Corus Bank, N.A. f/k/a River Forest
State Bank and Trust Company (hereinafter referred to as the
"Bank").

WITNESSETH:

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rhsp

WHEREAS, Jeffrey E. Prodoehl and Theresa A. Prodoehl
executed that certain Home Equity Line of Credit Agreement and
Disclosure Statement dated October 4, 1995 (the "Credit
Agreement") pursuant to which the Bank established a Home Equity
Line (defined therein) for the benefit of Jeffrey E. Prodoehl and
Theresa A. Prodoehl in the maximum amount of \$11,000.00 bearing
interest at an **ANNUAL PERCENTAGE RATE** as set forth therein; for a
period of seven years; and

WHEREAS, in order to secure to the Bank the repayment of the
indebtedness incurred pursuant to the Credit Agreement, Jeffrey
E. Prodoehl and Theresa A. Prodoehl executed and delivered to the
Bank that certain Home Equity Line of Credit Mortgage dated the
same date (the "Mortgage") and recorded on October 10, 1995, in
Cook County, Illinois, as document number 95687584, pursuant to
which Jeffrey E. Prodoehl and Theresa A. Prodoehl mortgaged,

BOX 334 CTI

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granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto; and

WHEREAS, a bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) was filed by Jeffrey E. Prodoehl and Theresa A. Prodoehl on September 27, 1996 as case number 96B25714; and

WHEREAS, Jeffrey E. Prodoehl and Theresa A. Prodoehl were granted a discharge under section 727 of title 11, United States Code (the Bankruptcy Code) whereby Jeffrey E. Prodoehl and Theresa A. Prodoehl's legal obligation to pay the indebtedness arising from the Credit Agreement was discharged on January 24, 1997;

WHEREAS, the Bank and Jeffrey E. Prodoehl and Theresa A. Prodoehl 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, Jeffrey E. Prodoehl and Theresa A. Prodoehl and the Bank agree as follows (The foregoing preambles are hereby made a part hereof.):

1. The Final Payment Date (as defined in the Credit Agreement and the Mortgage) is hereby extended to October 4, 2007; and

2. Available Loans (as defined in the Credit Agreement) will no longer be available under the Credit Agreement; and

3. Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness arising from the Credit Agreement, including future advances (made pursuant to the Credit Agreement and Mortgage), whether discretionary or obligatory, as are made from the date hereof until the Final Payment Date, as extended hereby.

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. Notwithstanding the foregoing the Bank acknowledges that Jeffrey E. Prodoehl and Theresa A. Prodoehl's personal obligation to pay the Credit Agreement indebtedness remains forever discharged and that by affixing their signature hereto the parties agree that there is no intent by the parties to

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recreate any personal obligation on behalf of Jeffrey E. Prodoehl and Theresa A. Prodoehl for the indebtedness.

The indebtedness due in accordance with the Credit Agreement as of the date hereof is equal to \$10,954.14.

Jeffrey E. Prodoehl and Theresa A. Prodoehl and the Bank have had an opportunity to review this agreement with their respective attorneys.

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.

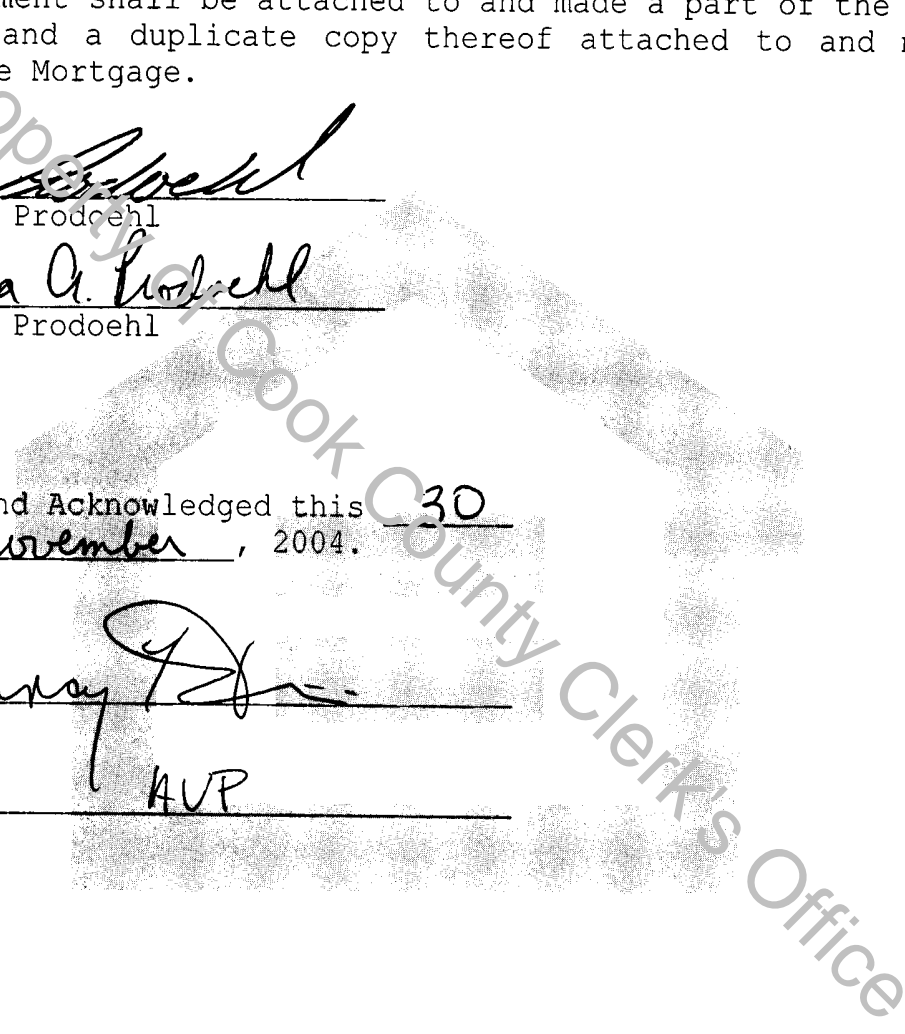
X *Jeffrey E. Prodoehl*
Jeffrey E. Prodoehl

X *Theresa A. Prodoehl*
Theresa A. Prodoehl

Accepted and Acknowledged this 30
day of November, 2004.

Corus Bank
By: *Charney D...*

Title: AVP



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EXHIBIT A

The real estate described as:

LOT 9 IN BLOCK 12 IN WARREN J. PETER'S ADDITION TO RIDGELAND GARDENS, IN THE EAST $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 1450983 IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 24-17-307-041
Common address of property: 10948 S. Austin Ave, Chicago Ridge,
IL 60415



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NOTARY

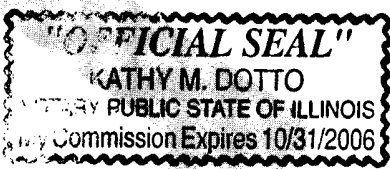
State of Illinois
County of Deer Page

I, the undersigned, a Notary Public in and for said county in the state aforesaid do hereby certify that Jeffrey E. Prodoehl personally known to me, appeared before me this day in person and acknowledged that he signed and delivered the within instrument as his own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 1st day of Dec., 2004.

Kathy M. Dotto
Notary Public

My Commission Expires:
10-31-06



NOTARY

State of Illinois
County of Deer Page

I, the undersigned, a Notary Public in and for said county in the state aforesaid do hereby certify that Theresa A. Prodoehl personally known to me, appeared before me this day in person and acknowledged that she signed and delivered the within instrument as his own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 1st day of Dec., 2004.

Kathy M. Dotto
Notary Public

My Commission Expires:
10-31-06

