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## AGREEMENT TO AMEND \_\_\_\_\_ HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 12th day of November, 1988, by  
and between Barry D. Weiss and Eileen Weiss, His Wife,  
as Borrower under the hereinafter described Credit Agreement and  
as Mortgagor under the hereinafter described Mortgage (hereinafter  
referred to as the "Borrower"), and River Forest State Bank and Trust Company  
(hereinafter referred to as the "Bank").

### W I T N E S S E T H:

WHEREAS, the Borrower and the Bank have executed that certain  
Home Equity Line of Credit Agreement and Disclosure Statement  
dated September 24, 1988 (the "Credit Agreement") pursuant to which  
the Bank agreed to establish a Home Equity Line (defined therein)  
for the benefit of Borrower in the maximum amount of \$20,000.00  
bearing interest at an Annual Percentage Rate equal to 1.50% in  
excess of the Prime Rate (defined therein) for a period with an  
Initial Expiration Date (defined therein) of September 24, 1993; and

WHEREAS, in order to secure to the Bank the repayment of the  
indebtedness incurred pursuant to the Credit Agreement, the  
Borrower executed and delivered to the Bank that certain Home  
Equity Line of Credit Mortgage dated September 24, 1988 (the  
"Mortgage") pursuant to which the Borrower mortgaged, granted and  
conveyed to the Bank certain real property described therein and  
on Exhibit A attached hereto; and

WHEREAS, the Borrower has requested that the Bank change  
certain terms of the Home Equity Line contained in the Credit  
Agreement and/or the Mortgage; and

WHEREAS, the Bank and the Borrower 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.

This Agreement was prepared by:

River Forest State Bank and Trust Company  
7727 W. Lake Street  
River Forest, IL 60305

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EQUITY TITLE CO. OF ILL., INC.  
100 N. LA SALLE/SUITE 2105  
CHICAGO, IL 60602

MAIL TO 

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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 Borrower and the Bank agree as follows: (check the box indicating the appropriate change)

1. As of November 12, 1988:

(a)  the Annual Percentage Rate applicable to the Home Equity Line is hereby changed from \_\_\_\_\_% to \_\_\_\_\_% in excess of the Prime Rate. The Credit Agreement is hereby amended to reflect such change. Notwithstanding this paragraph, the Annual Percentage Rate applicable to the Home Equity Line, regardless of the change agreed to in this paragraph, shall not exceed the maximum Annual Percentage Rate allowed in accordance with paragraph 3 of the Credit Agreement.

(b)  the maximum amount of the Home Equity Line is hereby changed from \$ 20,000.00 to \$ 35,000.00. The Credit Agreement is hereby amended to reflect such change.

(c)  the expiration Date of the Home Equity Line is hereby changed from \_\_\_\_\_, 19\_\_ to \_\_\_\_\_, 19\_\_. The Credit Agreement and the Mortgage are hereby amended to reflect this change.

2. All other terms, provisions and conditions of the Credit Agreement and the Mortgage modified are hereby conformed.

3. This Amendment shall be attached to and made a part of the Credit Agreement and the Mortgage.

X Barry J. Weiss  
Borrower Barry J. Weiss

X Eileen Weiss  
Borrower Eileen Weiss

Accepted and Acknowledged this  
12th day of November, 1988

River Bank & State Bldg & Trust Co.  
By [Signature]  
Title [Signature]

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## EXHIBIT A

The real estate described as:

THE SOUTH 1/2 OF LOT 7 IN BLOCK 12 IN HIGGINSON AND HALDANES SUBDIVISION OF LOTS 9, 12 AND 11 (EXCEPT THE SOUTH 2 ACRES OF SAID LOT 11) IN CIRCUIT COURT PARTITION OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 6 AND THE NORTH WEST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 5, ALL IN TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent index number: 16-05-310-026

Common address of property: 715 N. Lombard  
Oak Park, Illinois

Mortgage dated September 24, 1988 identified as Document No. 88458088 by and between Barry D. Weiss and Eileen Weiss as Borrowers and River Forest State Bank and Trust Company as Lender.

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State of Illinois)  
County of Cook )SS.

I Joanna L. Kmiec a Notary Public in and for said county in the state aforesaid do hereby certify that Harry D. Weiss and Eileen Weiss, His Wife who are 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 12th day of November, 199.

Joanna L. Kmiec  
Notary Public

My Commission Expires:

OFFICIAL SEAL  
JOANNA L. KMEC  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. OCT. 13, 1991

RECORDED  
12/12/90 10:58 AM  
88-572374  
114.25  
COOK COUNTY RECORDER

COOK County Clerk's Office

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