

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.

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, 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 December 12, 1987 (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

WHEREAS, the Borrower and the Bank have executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated December 12, 1987 (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 \$7,500.00 bearing interest at an Annual Percentage Rate equal to 2.00% in excess of the Prime Rate (defined therein) for a period with an Initial Expiration Date (defined therein) of December 12, 1992; and

W I T N E S S E T H:

the Bank).

\_\_\_\_\_  
Company (hereinafter referred to as

as Mortgagor under the hereinafter described Mortgage (hereinafter referred to as the Mortgage), and River Forest State Bank and Trust

August 1, 1987, and known as Trust No. 3330 not personally, but as Trustee under a Trust Agreement dated

\_\_\_\_\_  
River Forest State Bank and Trust Company

under the hereinafter described Credit Agreement and as borrower, (hereinafter collectively referred to as the Borrower)

\_\_\_\_\_  
by and between Phillip A. Kolowitz and Mary Kolowitz

THIS AMENDMENT, made this 8th day of July, 1988,

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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 July 8, 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 \$ 7,500.00 to \$ 10,000.00. 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 Philip A. Kolovitz  
Borrower Philip A. Kolovitz

x Mary Kolovitz  
Borrower Mary Kolovitz

Accepted and Acknowledged this  
11th day of July, 1988

River Forest State Bank and Trust Company  
not personally, but as Trustee under Trust No.  
3330.

River Forest State Bank  
+ Trust Company

By: [Signature]  
Title V.P.

By: [Signature]  
ITS: TRUST OFFICER

ATTEST:  
BY: [Signature]  
ITS: VICE PRESIDENT

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Property of Cook County Clerk's Office

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## EXHIBIT A

The real estate described as:

The S. 50 feet of Lot 13 in the resubdivision of Lots 1 to 11 inclusive in Scoville's Subdivision of the E. 49 acres of the W. 129 acres of the SW 1/4 of Section 7, Township 39N., Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent index number: 16-07-311-016

Common address of property: 240 Clinton  
Oak Park, Il. 60302

Mortgage dated December 12, 1987 identified as Document No. 87664521 made by the River Forest State Bank and Trust Company not personally, but as Trustee under Trust Agreement dated August 1, 1987 and known as Trust No. 3330 to River Forest State Bank and Trust Company.

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EXHIBIT A

The following is a list of the names of the persons who have been appointed as members of the Board of the Cook County Board of Supervisors, for the term ending on the 31st day of December, 1901.

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State of Illinois)  
County of Cook )SS.

I Evelyn C. Housenga a Notary Public in and for said county in the state aforesaid do hereby certify that Ann C. Calathas - Trust Officer and David Ploger - Vice President 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 11th day of July, 1988.

*Evelyn C. Housenga*  
Notary Public

My Commission Expires:

.....  
" OFFICIAL SEAL  
EVELYN C. HOUSENGA  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 4/13/92  
.....

CLERK'S OFFICE OF COOK COUNTY

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State of Illinois  
County of Cook

Property of Cook County Clerk's Office

PROPERTY OF THE  
CLERK OF THE COUNTY OF COOK  
STATE OF ILLINOIS

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State of Illinois)  
  )SS.  
County of Cook )

I Joanna L. Kmiec a Notary Public in and for said county in the state aforesaid do hereby certify that Philip A. Kolovitz and Mary Kolovitz 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 8th day of July, 1988.

Joanna L. Kmiec  
Notary Public

My Commission Expires:

OFFICIAL SEAL JOANNA L. KMIEC NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. OCT. 15, 1991
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