# This Agreement was prepared by: J. Kmiec River Forest, IL. 60305 River Forest, IL. 60305

WHEREAS, the Bank and the Borrower have agreed to change such terms of the Hortgage 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 represent 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, 1357 (the "Mortgage") pursuant to which the Borrower mortgaged, granted and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described therein and conveyed to the Bank certain real property described the Bank certain

WHEREAS, the Borrower and the Bank have executed that certain home Equity Line of Credit Agreement and Disclosure Statement dated December 12 , 1951 (the "Credit Agreement") pursuant to which the Bank agreed to establish a Home Equity Line (defined therein) for the benefit of Byrrower 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) for a period with an Initial Expiration Date (defined therein) for a period with an Initial Expiration Date (defined therein) of December 12 , 1992; and

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as follows: (check the box indicating the appropriate change)
1. As of <u>July 8</u> , 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) /xxx/ the maximum amount of the Home Equity Line is hereby changed from \$ 7,500.00 to \$ 10,000.00 . The Credit Agreement is hereby amcifed 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 Mortage 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 help factors  Borrower Philip A. Kolovita  x Muy Kuruth
Borrower Mary Kolovitz
Accepted and Acknowledged this River Forest State Bank and Trust Company not personally, but as Trustee under Trust N 3330.  River Forest State Bank and Trust Company not personally, but as Trustee under Trust N 3330.  By: Accepted and Acknowledged this River Forest State Bank and Trust Company not personally, but as Trustee under Trust N 3330.
Title V.( ITS: TRUST OFFICER
ATTEST:

ITS: VICE PRESIDENT

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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 SN 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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State of Illinois)
County of Cook )

I Evelyn C. "Jousenga a Notary Public in and for said county in the state aforestid do hereby certify that Ann C.Calathas - Trust Officer and David Ploqe: - 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 \_\_\_\_lth\_\_ day of \_\_\_July \_, 1988.

Rotary Public Lausergn

My Commission Expires:

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

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State of Illinois) )SS.
County of Cook )
I <u>Joanna L. Kmiec</u> a Notary Public in and for said county in the state aforesaid do hereby certify that <u>Philip A. Kolovitz</u> and <u>Mary Kolovitz</u> 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 <u>8th</u> day of <u>July</u> , 1988.
Notary Public  My Commission Expires:
OFFICIAL SEAL JOANNA L. KHIEC NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. OCT.15,1991
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