

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

PT 9.06.052

THIS AMENDMENT, made this 30th day of June, 1989, by and between John P. Barry and Margaret J. Barry, his wife in Joint Tenancy, 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").

DEPT-91 \$14.00 TR1111 TRAM 4422 55/02/89 10:58:00 MISS A *89-354141 COOK COUNTY RECORDER

WITNESSETH:

WHEREAS, the Borrower and the Bank have executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated June 11, 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 \$60,000.00 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 June 11, 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 June 11, 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: J. Kmiec

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

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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 June 30, 1989:

(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 \$ 60,000.00 to \$ 45,000.00. 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.

John Barry
Borrower John P. Barry

Margaret U. Barry
Borrower Margaret U. Barry

Accepted and Acknowledged this
20th day of June, 1989

River Forest State Bank and Trust Company
By Paul E. J. Heenan
Title Asst. Vice President

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BOX 283

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EXHIBIT A

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The real estate described as:

Lot 7 (Except the North 60 Feet and Except the West 38.77 Feet Thereof) in Block 5 in William C. Reynold's Subdivision of the North West 1/4 of the South West 1/4 of Section 6, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent index number: 16-06-302-033

Common address of property: 801 Forest Avenue
Oak Park, Illinois 60302

Mortgage dated June 11, 1988 as Document No. 88258248 between John P. Barry and Margaret J. Barry, Borrower, and River Forest State Bank and Trust Company, Lender.

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As of the date of this report, the following information was obtained from the records of the Cook County Clerk's Office. This information is provided for your information only and is not intended to constitute an official record. The information is subject to change without notice.

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COOK COUNTY

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State of Illinois)
County of COOK)SS.

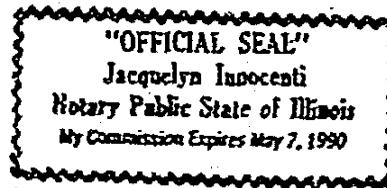
I JACQUELYN INNOCENTI a Notary Public in and for said county in the state aforesaid do hereby certify that JOHN BARRY and MARGARET J. BARRY who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 30TH day of JUNE, 1989.

Jacquelyn Innocenti
Notary Public

My Commission Expires:

May 7, 1990



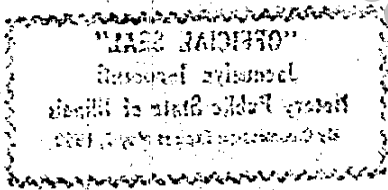
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