

# UNOFFICIAL COPY

AGREEMENT TO Amend 8 9 3 HOME EQUITY 4 289354142  
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT  
AND HOME EQUITY LINE OF CREDIT MORTGAGE

PT 9-06-052

THIS AMENDMENT, made this 6th day of July, 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-91 119.00  
T#1111 TRAN 6622 08/02/89 10:58:00  
3652 EA \*-69-354142  
COOK COUNTY RECORDER

### 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 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

80-354142

14<sup>00</sup>

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PROPERTY OF COOK COUNTY CLERK'S OFFICE

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County at Chicago, Illinois, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

\_\_\_\_\_  
Clerk of Cook County

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Notary Public

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NOW, THEREFORE, in consideration of ~~cash~~ and ~~20/100~~ 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 5, 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 \$ 45,000.00 to \$ 30,000.00. 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 confirmed.

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

x John P. Barry  
Borrower John P. Barry

x Margaret J. Barry  
Borrower Margaret J. Barry

Accepted and Acknowledged this  
6th day of July, 1989

~~River Forest State Bank and Trust Company~~  
by Charles E. Hammond  
Title Asst. Vice President

MAIL TO  
BOX 283

8925411A2

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Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

Second block of faint, illegible text, appearing to be a continuation of the document's content.

Third block of faint, illegible text, continuing the document's content.

Fourth block of faint, illegible text, continuing the document's content.

Fifth block of faint, illegible text, continuing the document's content.

Sixth block of faint, illegible text, continuing the document's content.

Signature lines with horizontal dashed lines, indicating where a signature or name should be written.

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Another block of faint text, possibly a closing or a footer note.

BOX 583

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~~EXHIBIT A~~ 9 3 5 4 1 4 2

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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at present has been made and appears to be correct. It is not  
to be taken as an endorsement of the official position of the  
board and is subject to change without notice.

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11-1-1911

Subscribed and sworn to before me this 11th day of November, 1911.

Notary Public for Cook County, Illinois  
and State of Illinois

11-1-1911

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8 9 3 5 4 1 4 2

State of Illinois)  
County of COOK )SS.

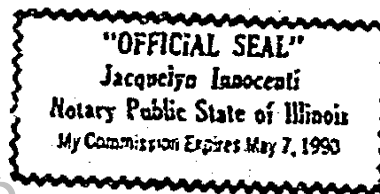
I JACQUELYN INNOCENTI a Notary Public in and for said county in the state aforesaid do hereby certify that JOHN BARRY and MARGARET J. BARRY who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their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

Given under my hand and seal this 30<sup>TH</sup> day of JUNE, 1989.

Jacquelyn Innocenti  
Notary Public

My Commission Expires:

May 7, 1990



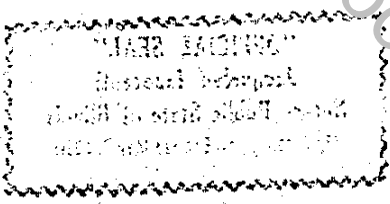
MAIL TO  
BOX 283

89354142

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Property of Cook County Clerk's Office



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