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MODIFICATION AGREEMENT FOR HOME EQUITY CREDIT LINE

12.00

This Modification Agreement dated 8-8-89 by and between American National Bank and Trust Company of Chicago ("Bank") and Ira & Marcia Plonsker ("Borrower") concerning the Borrower's home equity credit line with the Bank.

WHEREAS, Borrower made, executed and delivered to Bank a Home Equity Credit Line Agreement and Promissory Note dated 2-22-88 in the principal amount of \$200,000.00; and Whereas, Borrower on June 7, 1989 executed and delivered to Bank a Modification Agreement of the Home Equity Credit Line Agreement in the principal amount of \$300,000.00.

WHEREAS, said promissory note is secured by a home equity line mortgage executed on February 24, 1988 and recorded with the COOK County Recorder of Deeds as document number 88097977 and securing the real property legally described as follows:

LOT 2 IN SPATZ'S RESUBDIVISION OF LOTS 1 AND 5 IN WHITE OAKS, A SUBDIVISION OF PART OF BLOCK 4 IN GLENCOE IN NORTHWEST FRACTIONAL 1/4 OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN TOGETHER WITH PART OF VACATED RAVINE GLADE AND PART OF VACATED LONGWOOD AVENUE ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT 18,399,432, ALL IN GLENCOE IN COOK COUNTY, ILLINOIS.

TAX ID # 05-08-104-008

ADDRESS: 419 S HAROLD AVE, GLENCOE, ILL.

WHEREAS, Borrower and Bank have agreed to modify the terms and conditions of the Home Equity Credit Line Agreement, Promissory Note and Mortgage.

WHEREAS Borrower warrants and represents to Bank that there are not other mortgages or any subsequent liens now outstanding against the mortgaged premises other than the First Mortgage held by AMERICAN NATIONAL BANK and that the lien created by the home equity credit line, as modified herein is a valid Second Mortgage lien on the mortgaged premises previously described.

NOW THEREFORE for good and valuable consideration, receipt and sufficiency of which is hereby acknowledged, it is hereby agreed by and between the parties that the terms of the note are modified as follows:

- 1) Credit Limit - The limit on the home equity credit line is hereby increased to \$625,000.00, which the undersigned Borrower agrees not to exceed.

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- 2) Borrower hereby agrees to pay the Bank a fee for procurement of a title report showing any and all recorded liens against the mortgaged premises.
- 3) Notwithstanding anything to the contrary herein, the terms and conditions of the aforementioned note and Home Equity Credit Line Agreement, not expressly modified by the terms of this modifications, shall remain in full force and effect. In all other respects, the borrower reaffirms all of the terms, conditions, and covenants of the Note and Agreement as identified above. In addition, this Modification neither changes, modifies, extends, establishes nor terminates any rights or obligations of the parties to any of the mortgage loan documents presently encumbering the mortgaged premises or any modifications thereof.

In consideration of the modification of the terms of the Home Equity Credit Line Agreement and Note, as here and above set forth, borrower hereby covenants and agrees to pay the balance of the indebtedness evidenced by the Note and secured by the mortgage as herein modified, and to perform the covenants contained in the mortgage and further agrees that the prepayment privilege now in effect shall remain in full force and in effect.

In Witness Whereof, the parties have executed this modification of the Home Equity Credit Line Agreement and Promissory Note as of the date and year first written above:

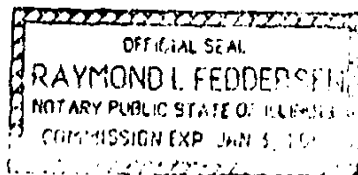
Ira Plonsker
 BORROWER Ira Plonsker
Marcia Plonsker
 BORROWER Marcia Plonsker

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

By: *Robert A. Bedebe*
 Its: _____

Signed before me this 15th day of

August 1989
Raymond L. Feddersen
 Notary Public



RTY Box 15

PREPARED BY
 AMERICAN NATL B.C.
 33 N. MADISON ST.
 CHICAGO, ILL 60650
 ATTN: RAY FEDDERSEN
 MAIL TO

8288878