

# UNOFFICIAL COPY

9 0 0 1 90016230

## AGREEMENT TO AMEND HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 6th day of January, 1990, by and between Fred P. Manetti and Florentine Manetti, his wife, (J), 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").

### 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 July 27, 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 \$40,000.00 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 Draw Period (defined therein) of 5 years from the date of the Credit Agreement; 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 July 27, 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.

EQUITY TITLE COMPANY 90104556

90016230

MAR 10 This Agreement was prepared by: J. Kmiec

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

DEPT-01 RECORDING \$15.25  
143333 TRAN 5985 01/10/90 12:02:00  
49386 + C \* -90-016230  
COOK COUNTY RECORDER

90-016230

157 Mail

UNOFFICIAL COPY

Property of Cook County Clerk's Office

088011 00

UNOFFICIAL COPY  
9 10 1 2 0

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 January 6, 1990:

(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 \$ 50,000.00 to \$ 68,000.00. The Credit Agreement is hereby amended to reflect such change.

(c) the Draw Period of the Home Equity Line is hereby extended from \_\_\_\_\_, 198 to \_\_\_\_\_, 199. 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.

*Fred P. Manetti*  
Borrower Fred P. Manetti

*Florentine Manetti*  
Borrower Florentine Manetti

02016330

Accepted and Acknowledged this  
6th, day of January, 1990.

*Trust State Bank & Trust Co.*  
By *James L. Thomas*  
Title *Assistant Loan Officer*

# UNOFFICIAL COPY

## EXHIBIT A

### The real estate described as:

LOT 2 IN BLOCK 6 IN O.C. BRAESES SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS 60305.

Permanent index number: 1501-200-014-0000

Common address of property: 1442 William Street  
River Forest, Illinois 60305

Mortgage dated July 27, 1988 between Fred P. Manetti and Florentine Manetti, as Borrower and River Forest State Bank and Trust Company as Lender identified as Document No. 88351602.

Amendment Dated March 1, 1989 between Fred P. Manetti and Florentine Manetti, as borrower and River Forest State Bank and Trust Company as Lender identified as Document No. 89137338.

UNOFFICIAL COPY

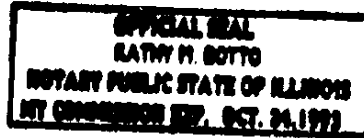
State of Illinois)
)SS.
County of Cook )

I the undersigned a Notary Public in and for said county in the state aforesaid do hereby certify that Fred P. Manetti and Florentine Manetti 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 6th day of January, 1990.

[Signature]
Notary Public

My Commission Expires:
10/24/93



Property of Cook County Clerk's Office

90016533

UNOFFICIAL COPY

30016230  
Property of Cook County Clerk's Office

JAN 19 1970  
COOK COUNTY CLERK  
HONORABLE JAMES M. COOK  
201 E. WASHINGTON ST. CHICAGO, ILL. 60601