





# UNOFFICIAL COPY

"THIS INSTRUMENT WAS PREPARED BY"  
ASSOCIATED BANK CHICAGO  
By: Teri L. Brummerstedt

RIDER TO HOME EQUITY LINE  
OF CREDIT MORTGAGE (THE "MORTGAGE")  
DATED December 7, 19 89, EXECUTED

200 EAST RANDOLPH DRIVE  
CHICAGO, ILLINOIS 60601

By River Forest State Bank & Trust Company as Trustee, under the agreement ("MORTGAGOR")  
dated January 17, 1989, as Trust #3480 AND IN FAVOR OF  
ASSOCIATED BANK  
200 EAST RANDOLPH DRIVE  
CHICAGO, ILLINOIS 60601 ("MORTGAGEE")

This Rider is entered into this 7th day of December, 19 89 by Mortgagor and Mortgagee and is incorporated by reference into and shall be considered a part of the Mortgage.

WHEREAS, Mortgagor has previously granted to River Forest State Bank & Trust Company  
("Prior Mortgagee") a Mortgage dated January 30, 89 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois  
as Document No. 89056639 ("Prior Mortgage") upon certain premises in Cook County, Illinois, described as follows:

LOT 19 IN BLOCK 1 IN THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHWEST  
1/4 OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, BEING A SUBDIVISION OF PART OF RIVER FOREST,  
RECORDED JUNE 22, 1890 AS DOCUMENT 1281334 IN BOOK 43 OF PLATS, PAGE  
20, IN COOK COUNTY, ILLINOIS.

PIN: 13-12-105-010

and commonly known as 719 N. Ashland Avenue, River Forest, IL 60305 and

WHEREAS, the Prior Mortgage was given to secure a promissory note in the principal amount of One Hundred Sixty Six Thousand  
and 00/100 166,000.00 Dollars plus interest and future advances as therein provided; and

WHEREAS, the amount presently outstanding under the Note and Prior Mortgage is One Hundred Sixty Five Thousand  
and 00/100 165,000.00 Dollars; and

WHEREAS, the Note and the right to make future advances thereon secured by the Prior Mortgage are solely owned and held by the Prior Mortgagee and not as agent  
or trustee for any other person or corporation; and

WHEREAS, Associated Bank has agreed to extend to Mortgagor a Home Equity Line of Credit in the amount of Ten Thousand  
and 00/100 10,000.00 Dollars, upon the security of the Mortgage against the premises

described above which is junior to the Prior Mortgage; and

WHEREAS, Mortgagor agrees that as a condition to the extension of the foreaaid Home Equity Line of Credit, Mortgagor shall not request or obtain any future advances  
from the Prior Mortgagee pursuant to the Prior Mortgage.

NOW THEREFORE, in consideration of the premises and to induce the Associated Bank to extend and make a Home Equity Line of Credit available as aforesaid to  
Mortgagor and also in consideration of one dollar in hand paid, the receipt and sufficiency of which is hereby acknowledged, Mortgagor hereby agrees as follows:

(a) That Mortgagor will refrain from obtaining any future advances from Prior Mortgagee or other extensions of credit or entering into any other loan agreements or executing  
any other notes with Prior Mortgagee, directly or indirectly, which might directly or indirectly be entitled in priority over the Mortgage.

(b) That Mortgagee may notify Prior Mortgagee of this agreement and the recordation hereof.

(c) Whenever the singular appears herein, it shall also include the plural, the masculine, the feminine and neuter and vice versa.

(d) This Rider shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto.

(e) This Rider shall be governed and construed by and in accordance with the law of the State of Illinois and may be modified, amended, altered, or rescinded, in whole or  
in part, only by a writing signed by Mortgagor and Mortgagee, which writing bears a date contemporaneous with or subsequent to this Rider and specifically states that it does  
so modify, amend, alter or rescind, in whole or in part, this Rider.

WITNESS the hand and seal of Mortgagor the day and year set forth above.

90054653

River Forest State Bank & Trust Company

As Trustee Under A Trust Agreement

Dated January 17, 19 89

and known as Trust No. 3480

AND NOT PERSONALLY

By: [Signature]  
VICE PRESIDENT AND TRUST OFFICER

By: [Signature]  
ASSISTANT CONTROLLER

This instrument is executed by RIVER FOREST STATE BANK AND TRUST COMPANY, in possession, control and custody of the said bank, and all the undersigned are duly authorized officers and directors of RIVER FOREST STATE BANK AND TRUST COMPANY, a corporation organized under the laws of the State of Illinois, and no personal liability is intended to be incurred by any of the undersigned, statements, representations or warranties contained in this instrument.

STATE OF ILLINOIS

COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said county and state, do hereby certify that \_\_\_\_\_ personally known to me to be the same person(s) whose name(s) \_\_\_\_\_ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that \_\_\_\_\_ he \_\_\_\_\_ signed and delivered the said instrument as \_\_\_\_\_ free and voluntary act, for the uses and purposes herein set forth. Given under my hand and notarial seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_.

Notary Public

My Commission Expires: \_\_\_\_\_

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Property of Cook County Clerk's Office

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DEPT-01 \$15.00  
111111 TRAN 7220 02/01/90 13:38:00  
#6481 # A \*-90-054653  
COOK COUNTY RECORDER

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

*Evelyn C. Housenga*  
Notary Public

I, EVELYN C. HOUSENGA, Notary Public in and for said County, in the State of Illinois, do hereby certify that ANNE DUNNE, VICE PRESIDENT AND TRUST OFFICER and MICHELLE PERRY, ASSISTANT CONTROLLER of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such V.P. & TRUST OFFICER and ASSISTANT CONTROLLER respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and the said SHE as a condition of the corporate seal of said corporation affixed the said corporate seal of said corporation to said instrument as Trustee, for the uses and purposes therein set forth.

COOK COUNTY OF }  
STATE OF ILLINOIS }  
SS