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1) Credit Limit - The limit on the home equity credit line is hereby increased to \$174,000.00, which the undersigned Borrower agrees not to exceed.

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:

WHEREAS Borrower warrants and represents to Bank that there are not other mortgages or any subsequent liens or 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.

THE SOUTHWESTERLY 27.0 FEET OF THE NORTHEASTERLY 63.72 FEET (AS MEASURED AT RIGHT ANGLES) OF LOT 16 IN PICARDY CIRCLE P. U. D., BEING A SUBDIVISION IN THE SOUTH WEST 1/4 OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHEREAS, said promissory note is secured by a home equity line mortgage executed on January 11, 1988 and recorded with the Cook County Recorder of Deeds as document number 88076512 and securing the real property legally described as follows:

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1991 FEB - 6 11:03

COOK COUNTY, ILLINOIS

WHEREAS, Borrower made, executed and delivered to Bank a Home Equity Credit Line Agreement and Promissory Note dated January 11, 1988 in the principal amount of \$136,000.00 and

This Modification Agreement dated 9-13-89 by and between American National Bank and Trust Company of Chicago ("Bank") and SCOTTIE M. RIPPEN ("Borrower") concerning the Borrower's home equity credit line with the Bank.

MODIFICATION AGREEMENT FOR HOME EQUITY CREDIT LINE

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71-41-034 With Date Feb

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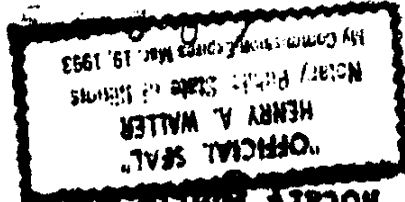
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Box 333



ATTN: RESIDENTIAL REAL ESTATE

CHICAGO, ILL. 60690

33 N. La Salle St

AMERICAN NATIONAL BANK

RETURN TO:

Signed before me this 19th day of

September 1954

By: [Signature] REAL ESTATE OFFICER

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

4109 Grand Drive Northbrook, Ill
870-04-06-308-093

BORROWER

BORROWER [Signature] Scottie M. Phippen

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:

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.

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 modification, 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.

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.

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