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AGREEMENT TO Amend HOME EQUITY
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 7th day of April, 1990, by
and between Robert E. Smith, Jr. and Geraldine F. Smith, 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
(hereinafter referred to as the "Bank").

WITNESSETH:

WHEREAS, the Borrower and the Bank have executed that certain
Home Equity Line of Credit Agreement and Disclosure Statement
dated October 8, 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 \$ 10,000.00
bearing interest at an Annual Percentage Rate equal to 1 1/2% 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 October 8, 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:

Joanna L. Kmiec
River Forest State Bank
7727 West Lake Street
River Forest, Illinois 60305

RE: TITLE SERVICES # RY-552

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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 4/12, 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.

XXXXX (b) the maximum amount of the Home Equity Line is hereby changed from \$ 10,000.00 to \$ 20,000.00. The Credit Agreement is hereby amended to reflect such change.

(c) the Draw Period of the Home Equity Line is hereby extended from _____, 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 conformed.

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

X Robert E. Smith
Borrower Robert E. Smith

X Geraldine F. Smith
Borrower Geraldine F. Smith

Accepted and Acknowledged this
7th day of April, 1990.

Joanna L. Kmiec
By Joanna L. Kmiec
Title Consumer Loan Officer

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EXHIBIT A

The real estate described as:

of the Resubdivision

Lot 1 in Neebe's and Pelton's Resubdivision of the North 450 feet of Block 7
in Henry Field's subdivision of the East 1/2 of the East 1/2 of the Southwest
1/4 of Section 12, Township 39 North, Range 12, East of the Third Principal Meridian,
in Cook County, Illinois.

Permanent index number: 15-12-322-010

Common address of property: 7701 Vine Street
River Forest, Illinois 60305

Mortgage dated October 8, 1988 by and between Robert E. Smith, Jr. and
Geraldine F. Smith, his wife, as joint tenants (Mortgagor) and River Forest
State Bank and Trust Company (Mortgagee) identified as document No. 88479310.

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State of Illinois)
County of Cook)SS.

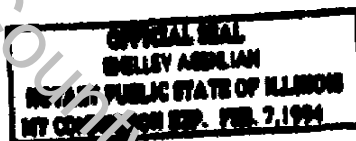
I Shelley Aguilera a Notary Public in and for said county in the state aforesaid do hereby certify that Robert & Smith Jr and Elizabeth M. Smith who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 9th day of April, 1990

Shelley Aguilera
Notary Public

My Commission Expires:

Feb. 7, 1994



Clerk's Office

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