

COOK COUNTY, ILLINOIS
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AMENDMENT TO Commercial National Bank of Chgo. HOME EQUITY
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 11th day of April, 1990, by
and between Edward J. Woods and Cynthia S. Cinelli Woods,
as Borrower under the hereinafter described Credit Agreement and
as Mortgagor under the hereinafter described Mortgage (hereinafter
referred to as the "Borrower"), and Commercial National Bank of Chicago
(hereinafter referred to as the "Bank").

WITNESSETH:

15⁰⁰

WHEREAS, the Borrower and the Bank have executed that certain
Home Equity Line of Credit Agreement and Disclosure Statement
dated February 22, 1990 (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 \$ 20,000.00
bearing interest at an Annual Percentage Rate equal to 1% in
excess of the Prime Rate (defined therein) for a period with an
initial Draw Period (defined therein) of 7 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 Feb. 22, 1990 (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:

Beverly Edwards
4800 N. Western Ave.
Chicago, IL 60625-1986

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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 April 11, 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 \$20,000.00 to \$25,000.00. 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.


Borrower Edward J. Woods


Borrower Cynthia S. cinelli Woods

Accepted and Acknowledged this
11th day of April, 1990

By 
Title Asst. J.P.

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EXHIBIT A

The real estate described as:

Lot 17 and the South 4 foot of Lot 18 in block 4 in McPherson and Allerton's Addition to Chicago being a Subdivision of Block 25 in Canal Trustee's Subdivision of Section 33, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County Illinois.

Permanent index number: 17-33-322-047

Common address of property: 3816 South Union, Chicago, Illinois

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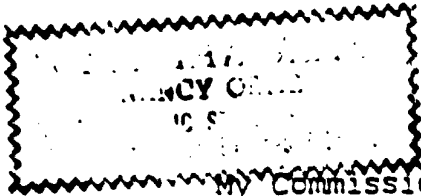
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State of Illinois)
)SS.
County of COOK)

I MANOLY CRTIZ a Notary Public in and for said county in the state aforesaid do hereby certify that EDWARD J. WOODS and WALTER S. CINELLI WOODS 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 20th day of April, 1990



Manoly Cortiz
Notary Public

My Commission Expires:
7-15-91

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