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1) Credit Limit - The limit on the home equity credit line is hereby increased to \$137,000.00, 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 now outstanding against the mortgaged premises other than the first mortgage held by 1ST FEDERAL S&L OF OTTAWA 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.

PN # 10-11-405-018

WHEREAS, Borrower and Bank have agreed to modify the terms and conditions of the Home Equity Credit Line Agreement, Promissory Note and Mortgage.

DEPT-01 RECORDING \$13.00  
149999 TRAN 8621 06/20/90 13:52:00  
#0968 # \*-90-292884  
COOK COUNTY RECORDER

WHEREAS, Borrower made, executed and delivered to Bank a Home Equity Credit Line Agreement and Promissory Note dated Jan. 20, 1988 in the principal amount of \$79,000.00 and Modified Oct. 19, 1989 in the amount of \$100,000.00

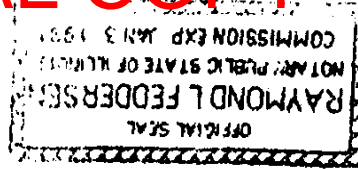
This Modification Agreement dated May 21, 1990 by and between American National Bank and Trust Company of Chicago ("Bank") and IRA P. GOULD & DANIELLE C. GOULD ("Borrower") concerning the Borrower's home equity credit line with the Bank.

MODIFICATION AGREEMENT FOR HOME EQUITY CREDIT LINE

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RETURN TO: AMERICAN NATIONAL BANK  
33 N. La Salle St.  
Chicago, IL 60690  
ATTN: RAY FEDDERSEN

*[Signature]*  
Notary Public

Signed before me this 14<sup>th</sup> day of \_\_\_\_\_

By: *[Signature]*  
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO  
Its: *[Signature]*

X BORROWER Ira P. Gould  
*[Signature]*  
X BORROWER Danielle C. Gould  
*[Signature]*

In witness whereof, the parties have executed this modification of the Home Equity credit line agreement and Promissory Note as of the date and for 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 comprising 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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