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## MODIFICATION AGREEMENT

10024507

This modification of Promissory Note, Line of Credit Agreement and Trust Deed (herein after referred to as the "Modification Agreement") made this 5th day of March, 1990 by Robert W. Davis, Jr. and Rose Ann Davis, his wife

herein after referred to as "Mortgagor") and First National Bank in Chicago Heights, now known as First National Bank, (herein after referred to as "Mortgagee").

### WITNESSETH:

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Line of Credit Agreement and Promissory Note dated August 15, 1987 in the amount of Twenty Thousand Dollars (\$ 20,000.00) ("Note"), which is secured by a Mortgage or Trust Deed of even date therewith, recorded on August 25, 1987 in the Registrar's office of Cook County, Illinois as Document Number 3645914 and relating to the property legally described in Exhibit "A" attached hereto; and

Whereas, Mortgagor and Mortgagee have agreed to enter into this modification agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Promissory Note, Line of Credit Agreement and Trust Deed shall be and are hereby modified as follows:

1. That the Periodic Rate and the corresponding Annual Percentage Rate on your Line of Credit are subject to change from time to time based on changes in an independent index which is the Prime Rate of interest as published in the Wall Street Journal (the "Index").

The Periodic Rate and the corresponding Annual Percentage Rate on your Line of Credit will increase or decrease as the Index increases or decreases from time to time. Adjustments to the Annual Percentage Rate and the corresponding Periodic Rate resulting from changes in Index will take effect the next business day following a change in the Prime Rate of interest.

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DEPT. 11 RECORDS 127.50  
11/2/92 10:00 1488 07/28/92 15:24:00  
10024507 \* 92-554703  
COOK COUNTY RECORDER

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The interest rate under the revolving Line of Credit is a variable interest rate based upon said Index. The Index currently is 10.00% per annum. The interest rate to be applied to outstanding account balance shall be at a rate 0.500 percentage points above the Index, subject however to the following maximum rate. Under no circumstances shall the interest rate be more than the lesser of 18.000% per annum or the maximum rate allowed by applicable law. The initial Annual Percentage Rate and the corresponding Periodic Rate on your Line of Credit are as stated below:

RANGE OF BALANCES OR CONDITIONS	MARGIN ADDED TO INDEX	ANNUAL PERCENTAGE RATE	DAILY PERIODIC RATE
ALL BALANCES	0.500%	10.500%	0.02876%

2. The maturity date of August 15, 1994 as reflected in the Promissory Note, Line of Credit Agreement, and Trust Deed or Mortgage is hereby changed to August 15, 1994 .
3. The annual fee of \$ 20.00 as reflected in the Line of Credit Agreement is hereby waived.
4. Except for the modifications stated hereinabove, the Promissory Note, Line of Credit, and Trust Deed or Mortgage, are not otherwise changed, modified, or amended, and remain in full force and effect.

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In witness whereof, the undersigned have caused this instrument to be signed and sealed as of the date first above written

Robert W. Davis, Jr.  
Robert W. Davis, Jr.

Rose Ann Davis  
Rose Ann Davis

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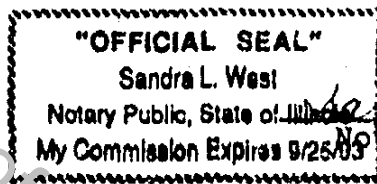
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State of Illinois  
County of Cook

I, Sandra L. West, a Notary Public in and for said county and state, do hereby certify that Robert W. and Rose Ann Davis, 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 therein set forth.

Given under my hand and official seal, this 12th day of March, 1990.



My Commission Expires: 9-25-93

Accepted

Charles J. Suboda  
First National Bank

Asst. V.P.  
Title

02554703

STATE OF ILLINOIS:  
COUNTY OF COOK:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Charles J. Suboda, 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, acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12th day of March, 1990.

My Commission expires:



Linda Langlard  
NOTARY PUBLIC

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## Exhibit "A"

This Exhibit "A" attached to Modification Agreement dated  
5th day of March ,1990.

The land referred to in the Modification is described as follows:

Lot 16 in Block 1 in Teninga and Company's Fourth Ivanhoe Manor  
a Subdivision in the South West 1/4 of the North West 1/4 of  
Section 3, Township 36 North, Range 14 East of the Third Principal  
Meridian, in Cook County, Illinois

Also known as: 275 E. 140th Place, Dolton, Illinois 60419

Permanent Tx ID#: 29-03-113-016-0000

After recording, please return to :

First National Bank  
Home Equity Department  
100 First National Plaza  
Chicago Heights, IL 60411



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