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2. Principal/Maximum Credit Amount Increase. Colonial Bank agrees to increase the Principal/Maximum Credit Amount under the Note, Mortgage and Agreement by \$ 7000.00 to \$ 30000.00. Colonial Bank and Owner agree that such increase shall become part of the Principal/Maximum Credit Amount under the Note, Mortgage and Agreement, and that such sums shall be repaid as therein provided. Colonial Bank and Owner further acknowledge that Colonial Bank shall advance said increase subject to certain restrictions set forth herein.

1. Maximum Credit Amount. As of the Effective Date, the Principal/Maximum Credit Amount set forth in the Note/Agreement is \$ 30,000.00.

NOW, THEREFORE, in consideration of the mutual covenants contained herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Colonial Bank and Owner hereby agree that the Note, Mortgage, and Agreement are hereby modified as follows (strike out all paragraphs which are inapplicable):

WHEREAS, Colonial Bank and Owner wish to modify the Note, Mortgage and Agreement based on the terms and conditions which follow:

WHEREAS, Owner also executed a Home Equity Line of Credit Agreement and Disclosure Statement ("Agreement") in conjunction with the Note and Mortgage referenced above.

WHEREAS, Owner also executed a Home Equity Line of Credit Agreement and Disclosure Statement ("Agreement") in conjunction with the Note and Mortgage referenced above.

1992 FEB 20 AM 11: 21 92105172

COOK COUNTY, ILLINOIS FILED FOR RECORD

The South 39 East of Lot 52 in Most Clare Gardens Subdivision of the East 1/2 of the Northwest 1/4 of Section 30, Township 40 North, Range 13, East of the Principal Meridian, in Cook County, Illinois

Number 9159125, encumbering certain real estate described as follows: ... 1991, for full value received, Owner executed and delivered to Colonial Bank, a certain Home Equity Line of Credit Variable Interest Rate ...

WHEREAS, on November 2, 1991, for full value received, Owner executed and delivered to Colonial Bank, a certain Home Equity Line of Credit Variable Interest Rate ...

COLONIAL BANK

THIS HOME EQUITY LINE OF CREDIT MODIFICATION AGREEMENT (the "Modification") is made as of this 12th day of February, 1992, ("Effective Date") by and between

HOME EQUITY LINE OF CREDIT MODIFICATION AGREEMENT

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OWNER: Thomas F. Altman
 BY: Patricia A. Altman
 COLONIAL BANK
 Asst. VP
 Its: Patricia A. Altman
 Asst. VP
 Its: Thomas F. Altman

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this Home Equity line of Credit Modification Agreement as of the Effective Date.

7. Prior Name. Colonial Bank was formerly known as COLONIAL BANK AND TRUST COMPANY OF CHICAGO. Any references to the prior name in any of the documents described herein shall be deemed to be references to Colonial Bank.

5. Ratification. This Modification is supplementary to the Note, Mortgage and Agreement described above. Except as modified herein, all of the terms, provisions and covenants of the Note, Mortgage and Agreement not expressly modified by this Home Equity line of Credit Modification Agreement, are hereby confirmed and ratified and shall remain in full force and effect. Owner agrees to perform all the covenants of the grantor or grantors in the Mortgage. The provisions of this Indenture shall inure to the benefit of any holder of said note or notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Law of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

5. Default. If any part of said outstanding principal indebtedness or interest thereon is not paid at maturity, or if default in the performance of any other covenant of the Owner shall continue for twenty days after written notice thereof, the entire outstanding principal sum secured by said mortgage, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, shall immediately be due and payable, in the same manner as if said modification had not been granted.

4. Interest Rate. The ANNUAL PERCENTAGE RATE will be determined by adding one percent (1.00 %) to the Prime Rate as reported in the Money Rate section of The Wall Street Journal on the first business day of such billing period ("the Prime Rate").

3. Extension of Time for Payment. A final payment which will include the total outstanding principal balance, together with accrued and unpaid interest, fees and charges, if any, under this Note will be due and payable on demand of the Bank on or after five (5) years from the date of this Modification.

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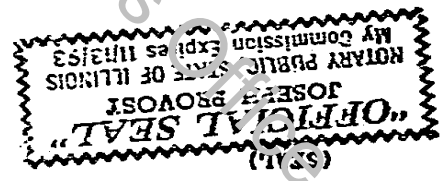
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SEAL _____
 My commission expires: _____
 NOTARY PUBLIC _____
 _____, 1992.
 GIVEN under my hand and notarial seal this _____ day of _____

I, the undersigned, a Notary Public in and for said County in the State of Illinois, DO HEREBY CERTIFY that _____ Trust Officer and _____ of COLONIAL BANK, personally known to me to be the same persons whose name are subscribed to the foregoing instrument as such Trust Officer and _____ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Banking Corporation, for the uses and purposes therein set forth; and the said _____ as custodian of the corporate seal to be affixed to said instrument as _____ own free and voluntary act and as the free and voluntary act of said Banking Corporation, for the uses and purposes therein set forth.

STATE OF ILLINOIS)
) SS.)
) COUNTY OF _____)



GIVEN under my hand and Notary seal this _____ day of _____, 1992.

 NOTARY PUBLIC
 My commission expires: 11/13/93

The undersigned, a Notary Public in and for the County and State aforesaid, DOES HEREBY CERTIFY, that the above names, _____ is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she/they signed and delivered the said instrument as his/her/their own free and voluntary act for the uses and purposes therein set forth.

STATE OF ILLINOIS)
) SS.)
) COUNTY OF Cook)

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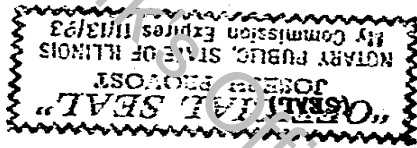
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This instrument was prepared by and return to: Chicago, Illinois 60634. Colonial Bank, 5850 W. Belmont,



My commission expires: 11/13/92
NOTARY PUBLIC

GIVEN under my hand and Notary Seal this 12 day of FEBRUARY, 1992

The undersigned, a Notary Public in and for the County and State aforesaid, DOES HEREBY CERTIFY, that the above named ROSE SELWYNSKI, Vice President and DENNIS S. KALARA of COLONIAL BANK, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appear before me this day in person and acknowledged that said Vice President, as custodian of the corporate seal of said Corporation, caused the corporate seal of said Corporation to be affixed to said instrument as said Vice President's own free and voluntary act of said Corporation.

STATE OF ILLINOIS)
COUNTY OF Cook)
SS.)

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