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AMENDMENT TO River Forest State Bank & Trust Co HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 22nd day of January, 1992, by and between George Petitt and Rosine Petitt as Borrower under the hereinafter described Credit Agreement and Harris Bank Hinsdale not personally, but as Trustee under a Trust Agreement dated October 7, 1985, and known as Trust No. L-1119 as Mortgagor under the hereinafter described Mortgage (hereinafter collectively referred to as the "Borrower"), and River Forest State Bank and Trust Company (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 May 9, 1989 (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 \$100,000.00 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 May 9, 1989 (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

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.

Mail to

This Agreement was prepared by: River Forest State Bank and Trust Company 7727 W. Lake Street River Forest, Illinois 60305

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BOX 333

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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 January 27, 1992:

(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.

X(b) the maximum amount of the Home Equity Line is hereby changed from \$ 200,000.00 to \$ 320,000.00. 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.

The provisions appearing on the reverse side of this page are incorporated herein by reference and are hereby made a part of this document.

Accepted and Acknowledged this 2nd day of January, 1992

Bank First Bank
BY James L. Harris
Title Assistant Vice President

X George Peritt
Borrower George Peritt

X Rosine Petitt
Borrower Rosine Petitt
Harris Bank Hinsdale, not personally, but as Trustee under Trust No. L-1119 dated October 7, 1985.

By: James L. Harris
Its: Assistant Vice President

ATTEST
By: William J. Quinn
Its: _____

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This document is made by HARRIS BANK Hinsdale, as Trustee, and is accepted upon the express understanding that HARRIS BANK Hinsdale enters into same not personally, but only as Trustee, and that, anything herein to the contrary notwithstanding, each and all of the representations, warranties, covenants, agreements and undertakings herein contained are intended not as the personal representations, warranties, covenants or undertakings of HARRIS BANK Hinsdale, or for the purpose of binding HARRIS BANK Hinsdale personally, but are made and intended for the purpose of binding only that portion of the Trust Property described herein, and that no personal liability is assumed by, nor shall be asserted against, HARRIS BANK Hinsdale because or on account of its making or executing this document; or on account of any representation, warranty, covenant, agreement or undertaking herein contained, all such liability, if any, being expressly waived and released.

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EXHIBIT A

The real estate described as:

Lot 8 in block 12 in the Subdivision of part of "Northwoods" being the South $\frac{1}{2}$ of the East $\frac{1}{2}$ of the Southwest $\frac{1}{4}$ of Section 1, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois

Permanent index number: 15-01-323-006

Common address of property:

815 Ashland
River Forest, Illinois 60305

Mortgage dated May 9, 1989 identified as Document No. 89214234 between Harris Bank Hinsdale, not personally, but as Trustee under Trust Agreement dated October 7, 1985, known as Trust No. L-1119 (Borrower) and River Forest State Bank and Trust Company (Lender).

Amendment dated June 22, 1990 identified as Document No. 90307862 between Harris Bank Hinsdale, not personally, but as Trustee under Trust Agreement dated October 7, 1985, known as Trust No. L-1119 (Borrower) and River Forest State Bank and Trust Company (Lender).

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