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AMENDMENT TO RIVER FOREST STATE BANK AND TRUST COMPANY HOME EQUITY  
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT  
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 21ST day of SEPTEMBER, 19 95,

by and between MICHAEL E. MCDONNELL AND JUDITH A. MCDONNELL,

as Borrower under the hereinafter described Credit Agreement and as Mortgagor  
under the hereinafter described Mortgage (hereinafter referred to as the  
"Borrower"), and RIVER FOREST STATE BANK AND TRUST COMPANY

(hereinafter referred to as the "Bank").

DEPT-01 RECORDING \$27.00  
T#0012 TRAN 6647 09/27/95 11:33:00  
#3266 #CG \*-95-654475  
COOK COUNTY RECORDER

W I T N E S S E T H :

WHEREAS, the Borrower has executed that certain <sup>DEPT-10 FEEALTY</sup> Home Equity Line of <sup>\$24.00</sup>  
Credit Agreement and Disclosure Statement dated JULY 7, 19 93  
(the "Credit Agreement") pursuant to which the Bank established a Home Equity  
Line (defined therein) for the benefit of the Borrower in the maximum amount  
of \$ 450,000.00 bearing interest at an **ANNUAL PERCENTAGE RATE** equal  
to 1.00% 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 the same date (the "Mortgage") and recorded on JULY 19,  
19 93, in COOK County, Illinois, as document number 93556420,  
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:

T. DULLUM  
RIVER FOREST BANK  
7727 W. LAKE STREET  
RIVER FOREST, IL 60305

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BOX 333-CTI 24.00

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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:

The foregoing preambles are hereby made a part hereof.

\_\_\_\_ The Draw Period of the Home Equity Line is hereby extended from \_\_\_\_\_, 19\_\_\_\_ to \_\_\_\_\_, 19\_\_\_\_. The Credit Agreement is hereby amended to reflect this change.

\_\_\_\_ The Final Maturity Date (as defined in the Mortgage) is hereby extended to \_\_\_\_\_, 19\_\_\_\_.

The Maximum Credit available under the Credit Agreement is hereby ~~increased~~ to \$100,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.  
\*decreased

Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness of the Borrower pursuant to the Credit Agreement, including future advances, whether discretionary or obligatory, as are made from the date hereof until the Final Maturity Date, as extended hereby, which Final Maturity Date shall not be more than twenty (20) years from the date of the Mortgage.

\_\_\_\_ The ANNUAL PERCENTAGE RATE applicable to the Home Equity Line is hereby changed to: \_\_\_\_\_

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.

All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed.

The parties hereto warrant that the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.

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This Amendment shall be attached to and made a part of the Credit Agreement and a duplicate copy thereof attached to and made a part of the Mortgage.

X *Michael E. McDonnell*  
Borrower MICHAEL E. MCDONNELL

X *Judith A. McDonnell*  
Borrower JUDITH A. MCDONNELL

Accepted and Acknowledged this 21ST  
day of SEPTEMBER, 1995.

RIVER FOREST STATE BANK AND TRUST COMPANY

By *Thomas D. Sullivan*  
Title *Consumer Loan Officer*

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2011/11/10

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## EXHIBIT A

The real estate described as:

THE EAST 1/2 OF BLOCK 7 (EXCEPT THE NORTH 20.54 FEET AND EXCEPT THE SOUTH 76.92 FEET THEREOF, MEASURED ON THE EAST LINE OF THE EAST 175 FEET MEASURED ON THE SOUTH LINE THEREOF), IN THE SUBDIVISION OF LOTS 7, 9, AND 10 OF OWNER'S SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent index number: 15-01-102-047

Common address of property: 1410 FOREST, RIVER FOREST, IL 60305

Mortgage dated July 7, 1993 and identified as document no. 93556420 recorded on July 19, 1993 made by Michael E. McDonnell and Judith A. McDonnell to River Forest State Bank and Trust Company.

Amendment dated April 19, 1994 and identified as document 94404987 recorded on May 5, 1994 made by Michael E. McDonnell and Judith A. McDonnell to River Forest State Bank and Trust Company.

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