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T-01658

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 18th day of October, 1995,
by and between Toris D. Anderson Sr and Antoinette Anderson,
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").

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29.5
26.00

WITNESSETH:

WHEREAS, the Borrower has executed that certain Home Equity Line of
Credit Agreement and Disclosure Statement dated September 18, 1995
(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 \$ 11,000.00 bearing interest at an ANNUAL PERCENTAGE RATE equal
to 5.50% 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 _____,
19____, in _____ County, Illinois, as document number _____,
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:
River Forest State Bank and Trust Company
7727 N Lake Street
River Forest IL 60305

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DEPT-01 RECORDING \$29.50
T#0001 TRAN 0617 10/30/95 14:25:00
\$2792 \$ JM * -95-740064
COOK COUNTY RECORDER

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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____.

XX The Maximum Credit available under the Credit Agreement is hereby increased to \$ 16,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.

____ 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.

Toris D. Anderson Sr.
Borrower Toris D. Anderson Sr.
Antoinette P. Anderson
Borrower Antoinette Anderson

Accepted and acknowledged this 18
day of October, 1995.

[Signature]
By River Forest State Bank and Trust Co.
Title V.P.

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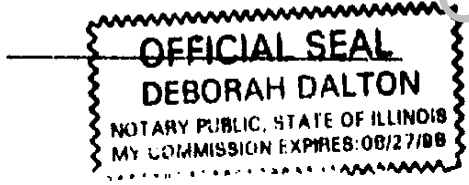
(State of Illinois)
) SS.
(County of Cook)

I, the undersigned, a Notary Public in and for said county in the state aforesaid do hereby certify that Tomas D. Anderson Sr. and Antoinette Anderson who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 18th day of October, 1995.

Deborah Dalton
Notary Public

My Commission Expires:



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EXHIBIT A

The real estate described as:

LOT 283 IN J.E. MERRION'S COUNTRY CLUB HILLS UNIT NO 8, A SUBDIVISION OF PART OF THE NORTH 1/2 OF THE NORTHWEST 1/4 AND PART OF THE SOUTHWEST 1/4 OF SAID NORTHWEST 1/4 OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS

Permanent index number: 28-34-100-01

Common address of property:

17618 Larkin Ave Country Club Hills Il. 60478

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