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First American Equity Loan Services, Inc.

MAIL TO BOX 352

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 March, 19 95,

by and between Patrick J. Ruano and Jo Ann Ruano

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 \$29.00
T40001 TRAN 7581 03/28/95 15:11:00
#7536 & CG * - 95 - 207350
COOK COUNTY RECORDER

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated December 2, 19 94 (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 \$16,000.00 bearing interest at an ANNUAL PERCENTAGE RATE equal to 4.50% 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 December 13, 19 94, in Cook County, Illinois, as document number 04039141, 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 W. Lake Street
River Forest, IL 60305
Attn: J. Kmiec

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AND-HIER 6/92
29.00
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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 preamble 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____.

X The Maximum Credit available under the Credit Agreement is hereby increased to \$ 20,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.

X 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.

Patrick J. Ruane
Borrower Patrick J. Ruane
Jo Ann Ruane
Borrower Jo Ann Ruane

Accepted and acknowledged this 21st
day of March, 1975.

First State Bank & Trust Co.

By Thomas P. Kelly
Title Assistant Vice President

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11/11/2011

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EXHIBIT A

The real estate described as:

LOT 1 IN ARTHUR DUNAS' HARLEM AVE. ADDITION UNIT NO. 3 A SUBDIVISION
IN THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent index number: 24-19-111-018-0000

Common address of property: 11300 S. Depot, Worth, IL 60482

A Mortgage dated December 2, 1994 identified as document no. 04039141 by and
between Patrick J. Ruane and Jo Ann Ruane as Borrowers and River Forest State
Bank and Trust Company as Lender.

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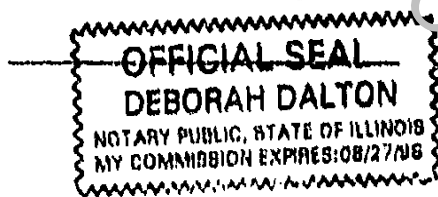
State of Illinois))
County of Cook) SS.

I, Deborah Dalton, a Notary Public in and for said county in the state aforesaid do hereby certify that Michael J. Dalton and Jo Ann Dalton 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 21 day of March, 1975.

Deborah Dalton
Notary Public

My Commission Expires:



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