

AMENDMENT TO BELMONT NATIONAL BANK OF CHICAGO HOME EQUITY
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

76-05-243 J

THIS AMENDMENT, was this 24th day of November, 1996, by and between
Giles Gonzalez, as Borrower, under the hereinafter described Credit
Agreement and as Mortgagor under the hereinafter described Mortgage
(hereinafter referred to as the "Borrower"), and Corus Bank, N.A., f/k/a
Belmont National Bank of Chicago (hereinafter referred to as the "Bank").

WITNESSETH:

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WHEREAS, the Borrower has executed that certain Home Equity Line of
Credit Agreement and Disclosure Statement dated August 5, 1994 (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
\$45,000.00 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 60 months 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 August 17,
1994, in Cook County, Illinois, as document number 94-730262, 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:
Corus Bank N.A.
7127 W. Lake Street
River Forest, IL 60435

BOX 353-CM

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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 premises are hereby made a part hereof.

The term period of the Home Equity Line is hereby extended from 7/18 to 7/19. The Credit Agreement is hereby amended to reflect this change.

The Final Maturity Date (as defined in the Mortgage) is hereby extended to 7/19.

XX The Maximum Credit available under the Credit Agreement is hereby decreased to \$22,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.

XX 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, 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.

XX The ANNUAL PERCENTAGE RATE applicable to the Home Equity Line is hereby changed to Prime Rate + 2.25%.

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 5 of the Credit Agreement.

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

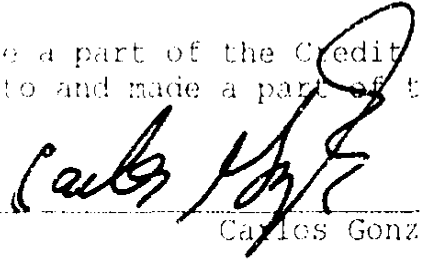
The parties hereto warrant that the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.

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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.



Carlos Gonzalez

Accepted and Acknowledged this _____
day of _____, 20____.

By: _____
Title: _____

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EXHIBIT A

DEPT-01 RECORDING \$29.00
120012 TRAN 3354 12/12/96 10:56:00
17436 CG #--26--940374
COOK COUNTY RECORDER
DEPT-10 PENALTY \$26.00

The real estate described is:

LOT 30 AND 31 IN BLOCK 2 IN FRANK B. MAHER'S HILLCREST MANOR FIRST ADDITION, A SUBDIVISION OF THE NORTH 7/8 ACRES EAST OF THE ROAD OF THE SOUTH 20 ACRES OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 10-10-309-149-300

Common Address of property: 4226 N. KENTNER, BROOKIE, IL 60076

This Amendment is being recorded subsequent to the Mortgage dated August 5, 1994 in the amount of \$41,000.00, by and between Carlos Gonzalez, as Borrower and Bank of National Park of Chicago as Lender; recorded as Instrument 94-14176.

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State of Illinois)

County of DeKalb

I, Rosemarie Bryja, a Notary Public in and for said county in the state aforesaid do hereby certify that Carlos Gonzalez who is personally known to me respectively, appeared before me this day in person and acknowledged that he signed and delivered the within instrument as his own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 13th day of December, 1999.

Rosemarie Bryja
Notary Public

My Commission Expires:

11/21/2000



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