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DEPT-01 RECORDING \$29.50
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#3229 & JM *-96-073539
COOK COUNTY RECORDER

AMENDMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND MORTGAGE

THIS AMENDMENT, made this 30th day of November, 1995, by and between NBD Bank Successor Trustee to NBD Trust Company of Illinois, as Successor Trustee to Citizens Bank & Trust U/I/A dated 3/20/79 Trust #66-3848 and Nicholas E. Papanicholas and Nancy A. Papanicholas, as Borrower under the hereinafter described Credit Agreement and the hereinafter described Mortgage (hereinafter referred to as the "Borrower"), and PlainsBank of Illinois, N.A. (hereinafter referred to as the "Bank").

WITNESSETH:

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement dated June 6, 1994 (the "Credit Agreement") pursuant to which the Bank established a line of credit for the benefit of the Borrower in the maximum amount of \$200,000.00 (the "Line of Credit") bearing interest at an Annual Percentage Rate equal to the Prime Rate on the outstanding Line of Credit balance; 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 June 22, 1994, in Cook County, Illinois, as Document #94-546049 as granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto; and

This Agreement was prepared by:
Dao T. Pham
PlainsBank of Illinois, N.A.
678 Lee Street
Des Plaines, IL 60016



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WHEREAS, the Borrower has requested that the Bank decrease the Line of Credit under the Credit Agreement; and

WHEREAS, the Bank and the Borrower have agreed to decrease the Line of Credit under the Credit Agreement and desire to amend the Credit Agreement and the Mortgage to reflect such change and other changes as set forth herein; and

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 herein, the Borrower and the Bank agree as follows:

1. The foregoing preambles are hereby made a part hereof.
2. The Line of Credit is hereby decreased to \$120,000.00.
3. The ANNUAL PERCENTAGE RATE, (as defined in the Credit Agreement) will not, as of the date hereof, exceed 14.75%.
4. The Maximum Credit Amount (as defined in the Mortgage) is hereby decreased to \$120,000.00.
5. All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed.
6. The parties hereto warrant the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.
7. This Amendment shall be attached to and made a part of the Credit Agreement and the Mortgage.

SEE RIDER ATTACHED FOR SIGNATURE OF TRUSTEE AND NOTARY ACKNOWLEDGMENT

Trust Officer

Nicholas E. Papanicholas
Nicholas E. Papanicholas

Nancy A. Papanicholas
Nancy A. Papanicholas

Accepted and Acknowledged this
12TH day of JANUARY, 1996.

PlainsBank of Illinois, N.A.

Dennis R. Oster
Dennis R. Oster, Vice President

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RIDER ATTACHED TO AND MADE A PART OF
AMENDMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND MORTGAGE

DATED NOVEMBER 30, 1995 UNDER TRUST NO. 66-3848

This instrument is executed by NBU Bank, Successor Trustee to NBU Trust Company of Illinois, not personally but as Trustee under Trust No. 66-3848, in the exercise of the power and authority conferred upon and vested in it as such Trustee. All of the terms, provisions, stipulations, covenants and conditions to be performed by NBU Bank, are undertaken by it solely as Trustee as aforesaid, and not individually, and no personal liability shall be asserted or be enforceable against NBU Bank, by reason of anything contained in said instrument, or in any previously executed document, whether or not executed by said NBU Bank, either individually or as Trustee as aforesaid, relating to the subject matter of the attached agreement, all such personal liability, if any, being expressly waived by every person now or hereafter claiming any right or security hereunder. No duty shall rest upon NBU Bank, personally or as said Trustee to secure the rents, issues, and profits arising from the property in said trust estate, or the proceeds arising from the sale or other disposition thereof; but so far as said Trustee and its successors and said NBU Bank, personally are concerned, the legal holder or holders of this instrument and the owner or owners of any indebtedness accruing hereunder shall look solely to the mortgaged real estate for the payment thereof, by enforcement of the lien heretofore created in the manner provided therefor and as provided in said note or by action to enforce the personal liability of the guarantor, if any.

It is expressly understood and agreed by every person, firm or corporation claiming any interest in this document that NBU Bank, shall have no liability, contingent or otherwise arising out of, or in any way related to, (i) the presence, disposal, release or threatened release of any hazardous materials on, over, under, from, or affecting the property or the soil, water, vegetation, buildings, personal property, persons or animals thereof; (ii) any personal injury (including wrongful death) or property damage (real or personal) arising out of or related to such hazardous materials; (iii) any lawsuit brought or threatened, settlement reached or government order relating to such hazardous materials, and/or (iv) any violation of laws, orders, regulations, requirements, or demands of government authorities, or any policies or requirements of the Trustee, which are based upon or in any way related to such hazardous materials including without limitation, attorneys' and consultants' fees, investigation and laboratory fees, court costs, and litigation expenses.

In the event of any conflict between the provisions of the exculpatory Rider and the provisions of the document to which it is attached, the provisions of this Rider shall govern.

NBU Bank, Successor Trustee to NBU Trust Company of Illinois,
as Trustee under Trust No. 66-3848 and not individually

ATTEST:

Sally Griffin
Trust Officer

By: [Signature]
Asst. Vice President

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, do hereby certify that Robert A. Redding Asst. Vice President and Sally Griffin Trust Officer of NBU Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst. Vice President and Trust Officer, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes herein set forth, and the said Asst. Vice President did also then and there acknowledge that he/she as custodian of the Corporate seal of said Corporation did affix the said Corporate seal of said Corporation to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 18th day of January A.D. 1996

"OFFICIAL SEAL"
MARY N. LEONARD
Notary Public, State of Illinois
My Commission Expires 9/5/97

[Signature]
Notary Public

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State of Illinois)

County of Cook)

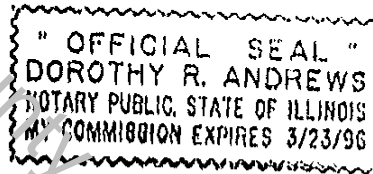
I, the undersigned, a Notary Public in and for said county in the state aforesaid do certify that Nicholas E. Papanicholas and Nancy A. Papanicholas who/ls /are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth:

Given under my hand and seal this 14th day of January, 1996.

Dorothy R. Andrews
Notary Public

My commission expires:

March 23, 1996



State of Illinois)
County of Cook)

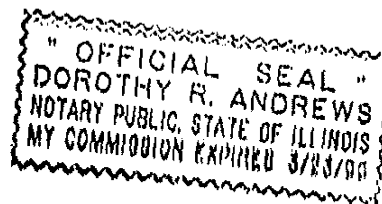
I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Dennis R. Oster, Vice President of PlainsBank of Illinois, is personally known to me to be the same person whose name is subscribed to said instrument as such Vice President appeared before me this day in person and acknowledged that they signed said instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 14th day of January, 1996.

Dorothy R. Andrews
Notary Public

My Commission Expires:

March 23, 1996



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EXHIBIT A

This real estate described as: Lot 3 in Bluett's Fairview Gardens, being a Subdivision of Part of the West 1/2 of the East 1/2 of the Southeast 1/4 and Part of the East 1/2 of the West 1/2 of the Southeast 1/4 of Section 35, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent index number: 03-35-405-003

Common address of property: 119 N. Stevenson, Mt. Prospect, IL 60056

03-35-405-003

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