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- . DEPT-01 RECORDING \$31.00
- . T#0012 TRAN 0334 04/26/96 13:08:00
- . #4797 # CG *-96-316642
- . COOK COUNTY RECORDER
- . DEPT-10 PENALTY \$28.00

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

31.00
 28.00

THIS AMENDMENT, made this 20th day of April, 19 96

by and between Patrick J. Ahern and Edith Rasmussen Ahern, his wife
 as Borrower under the hereinafter described Credit Agreement and as Mortgagor
 under the hereinafter described Mortgage (hereinafter referred to as the
 "Borrower"), and Belmont National Bank of Chicago
 (hereinafter referred to as the "Bank").

WITNESSETH:

WHEREAS, the Borrower has executed that certain Home Equity Line of
 Credit Agreement and Disclosure Statement dated November 10, 19 95
 (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 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 November 15,
 19 95, in Cook County, Illinois, as document number 95-791726,
 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.

Yuel
 This Agreement was prepared by:

River Forest State Bank and Trust Company
7727 W Lake Street
River Forest IL 60305

BOX 333-CTI

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IN WITNESS

CLERK OF COURT
COURT HOUSE
CHICAGO, ILL.
JAN 1 1900

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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:

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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 \$ 70,000.00, 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, 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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REC-100-1000000

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. Ahern
Borrower Patrick J. Ahern

Edith Rasmussen Ahern
Borrower Edith Rasmussen Ahern

Accepted and Acknowledged this 19th
day of April, 1996.

By Carol Mitchell
Title CONSUMER LOAN ASSOCIATE

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EXHIBIT A

The real estate described as:

LOT 126 IN JOHN D. DAVIS' SUBDIVISION OF THE SOUTH 836 FEET OF OUTLOT "F" IN WRIGHTWOOD, SAID WRIGHTWOOD BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.

Permanent index number: 14-28-312-052-0000

Common address of property:

2476 N. Orchard Chicago, IL 60614

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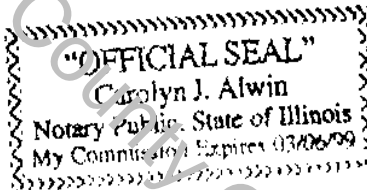
State of Illinois)
County of Cook) SS.

I, _____, a Notary Public in and for said county in the state aforesaid do hereby certify that Patrick J. Ahern and Edith Masmussen Ahern 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 20th day of April, 1996.

Carolyn J. Alwin
Notary Public

My Commission Expires:
3/6/99



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