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COOK COUNTY RELORDER

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MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure, and Mortgage, (herein after referred to as the "Modification Agreement") made this 11th day of July, 1996 by Joseph N. Stanfa and Diana L. Stanfa, his wife (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgager has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure and Mortgage dated August 31, 1989 in the amount of Thirty Thousand and NO/100 Dollars (\$30,000.00) ("Note"), which is secured by a Mortgage of even date therewith, recorded on september 8, 1989 in the Recorder's Office of Cook County, Illinois as Document Number 3823463 and relating to the property legally described as follows:

LOT 220 IN TOWN & COUNTRY SUBDIVISION FIRST ADDITION, BEING A RESUBDIVISION OF CERTAIN LATS IN FLOSSMOOR HEIGHTS (J.C. MECARTNEY'S SUBDIVISION IN THE NOPTHEAST 1/4 OF SECTION 5, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS); ALSO BEING A RESUBDIVISION OF LOTS 43,44, 45 AND 46 IN TOWN & COUNTRY SUBDIVISION(BEING / RESUBDIVISION OF CERTAIN HERETOFORE VACATED LOTS, BLOCKS, ALLEYS, STREETS AND PORTIONS THEREOF IN FLOSSMOOR HEIGHTS AFOREDESCRIBED) ACCORDING TO PLAT OF SAID TOWN & COUNTRY SUBDIVISION FIRST ADDITION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 7, 1975 AS DOCUMENT NUMBER 2801559, IN COOK COUNTY, ILLINOIS.

P.I.N.: 32-05-213-037

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Also known as: 18620 Aberdeen, Homewood, Illinois 60430.

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement and Disclosure and Mortgage shall be and are hereby modified as follows;

- 1. The maturity date of August 31, 1996 is hereby changed to August 31, 2001.
- Beginning August 31, 1997, an Annual Fee of \$35.00 will be charged to the account.
- 3. The Periodic Rate and Corresponding Annual Percentage Rate on your Credit Line will increase or decrease as the Index

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increases or decreases from time to time. Your new rate is Adjustments to the Periodic Rate and the · shown below. Corresponding Annual Percentage Rate resulting from changes in the Index will take effect on the next business day. In no event will the Annual Percentage Rate be less than 6.50% per annum or more than the lesser of 12.90% or the maximum rate allowed by applicable law.

> RANGE OF BALANCE OR CONDITIONS All Balances

MARGIN ADDED TO INDEX 1.000%

- The new Index on your loan is Prime, which is the Prime Rate 4. as published in The Wall Street Journal of if a range of rates has been published, the higher of the rates will be used. We will was the most recent Index value available to us as of the date of any Annual Percentage Rate adjustment.
- Except for the modifications stated hereinabove, the Home Equity Agreement and Disclosure and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

FIRST NATIONAL BANK Diana 7. Stanfa ATTEST: T-31 FETCHEING THAN 3601 64/04/97 10:43:00 By: 1) (DW +-97-235901

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/STEVE CLUPK 100 FIRST NATIONAL PLAZA CHICAGO HEIGHTS IL 60411

State of Illinois County of Cook

I, the undersigned, a Notary Public in and for said Count, in the State aforesaid, DO HEREBY CERTIFY THAT VENDE N. Stank & Danie personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set fourth.

day of XL Given under my hand and notary seal this

OFFICIAL SEAL * Notary Public Shari Hooton Cook County My Commission expite Public, State of Binois My Commission Expires 9/25/99

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STATE OF ILLINOIS Cook County ss:

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Richard Voboril and Stephen Clark, personally known to me to be the Vice President and Consumer Lending Underwriter of First National Bank whose names are subscribed to the within instrument, appeared before me this day in person severally acknowledged that as such Vice President and Consumer Lending Underwriter signed and delivered the said instrument and caused Corporate Seal of said Corporation to be thereunto affixed, as their free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this

Notary Public

OFFICUL STALE
Shari Hooton
Cook County

Motary Public, State of Lines My Commission Expires 9/25/39

Prepared Bytman 14

GreatBane Loan Admin
100 First National Flaza
Unicig - Heights, IL 60411

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