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AMENDMENT TO CORUS BANK, N.A., F/K/A COMMERCIAL NATIONAL BANK OF CHICAGO
HOME EQUITY
LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 16th day of May, 1997, by and between Pero Vasilj and Nevenka Vasilj, his wife, as Borrower under the hereinafter described Credit Agreement and as Mortgagor under the herinafter described Mortgage (hereinafter referred to as the "Borrower"), and Corus Bank, N.A., f/k/a Commercial 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 January 23, 1995 (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 \$40,000.00 bearing interest at an **ANNUAL PERCENTAGE RATE** equal to 1.25% 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 January 31, 1995, in Cook County, Illinois, as document number 95070144, 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.
7727 W. Lake Street
River Forest, IL 60305

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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 preambles are hereby made a part hereof.

n/a 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.

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

XXX The Maximum Credit available under the Credit Agreement is hereby increased to \$100,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.

XXX 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.

XXX The **ANNUAL PERCENTAGE RATE** applicable to the Home Equity Line is hereby changed to: PRIME PLUS TWO AND ONE QUARTER PERCENT (P + 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 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.

Pero Vasilj
PERO VASILJ

Nevenka Vasilj
NEVENKA VASILJ

Accepted and Acknowledged this 16th
day of May, 1997.

Rollin Pessen

By: Rollin Pessen
Title: Vice President

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EXHIBIT A

The real estate described as:

LOT 1 AND THE EAST 5 FEET OF LOT 2 IN BLOCK 16 IN THE NATIONAL CITY REALTY COMPANY'S THIRD ADDITION TO ROGER'S PARK MANOR, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN NORTH AND SOUTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 10-36-229-017

Common address of property: 2501 N. FARWELL, CHICAGO, ILLINOIS 60645

This Amendment is being recorded subsequent to the Mortgage dated January 23, 1995 in the amount of \$40,000.00, by and between Pero Vasilj and Nevenka Vasilj, his wife, as Borrowers and Corus Bank, N.A., f/k/a Commerical National Bank of Chicago as Lender; recorded as document 95070144.

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State of Illinois)
County of Cook) SS.

I, the Undersigned, a Notary Public in and for said county in the state aforesaid do hereby certify that Pero Vasily and Neserba Vasily 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 19th day of May, 1997.

Catherine A. Marsili
Notary Public

My Commission Expires:



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DEPT-01 RECORDING
T30011 TRAN 7360 05/17
#3633 = KF *-2
COOK COUNTY RECORDER
DEPT-10 PENALTY