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Cook County Recorder 55.50

AMENDMENT TO RIVER FOREST STATE BANK AND TRUST COMPANY N/K/A CORUS BANK
HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE
STATEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 21st day of May, 1998, by and between Thomas C. Moriarty and Pamela A. Moriarty, 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, f/k/a River Forest State Bank and Trust Company (hereinafter referred to as the "Bank").

W I T N E S S E T H:

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated April 13, 1988 (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 April 20, 1988, in Cook County, Illinois, as document number 88163610, 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

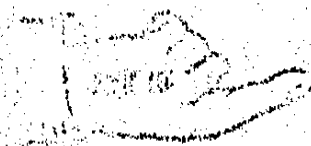


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NOW, THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00), and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, the Borrower and the Bank agree as follows:

The foregoing preambles are hereby made a part hereof.

X The Draw Period of the Home Equity Line is hereby extended from April 13, 1998 to April 13, 2005. The Credit Agreement is hereby amended to reflect this change.

X The Final Maturity Date (as defined in the Mortgage) is hereby extended to April 13, 2005.

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

X 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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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.

Thomas C. Moriarty
Thomas C. Moriarty

Pamela A. Moriarty
Pamela A. Moriarty

Accepted and Acknowledged this 28th
day of May, 1998.

By: Nancy T. Perisi
Title: Operations Officer

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EXHIBIT A

The real estate described as:

LOT 17 IN BLOCK 5 IN PART OF RIVER FOREST, BEING A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS SURVEYED FOR THE SUBURBAN HOME MUTUAL LAND ASSOCIATION ACCORDING TO PLAT THEREOF RECORDED JUNE 23, 1890, IN BOOK 43 OF PLATS, PAGE 20, AS DOCUMENT 1291334, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 15-12-110-050

Common address of property: 534 Ashland, River Forest, IL 60305

This Amendment is being recorded subsequent to the Mortgage dated April 13, 1988 in the amount of \$40,000.00, by and between Thomas C. Moriarty and Pamela Moriarty, as Borrowers and River Forest State Bank and Trust Company n/k/a CORUS Bank as Lender; recorded as document 88163610.

This Amendment is being recorded subsequent to the Amendment dated April 13, 1993 by and between Thomas C. Moriarty and Pamela Moriarty, as Borrowers and River Forest State Bank and Trust Company n/k/a CORUS Bank as Lender.

This Amendment is being recorded subsequent to the Amendment dated March 31, 1995, by and between Thomas C. Moriarty and Pamela Moriarty, as Borrowers and River Forest State Bank and Trust Company n/k/a CORUS Bank as Lender.

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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 Thomas C. Moriarty and Pamela A. Moriarty 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 26th day of May, 19 98.

[Signature]
Notary Public

My Commission Expires:



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