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Cook County Recorder 35.00

AMENDMENT TO

CORUS BANK, N.A., f/k/a Belmont National Bank of Chicago  
HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT  
AND HOME EQUITY LINE OF CREDIT MORTGAGE

all 7729950w

THIS AMENDMENT, made this 22nd day of May, 1998, by and between David Ramos and Linda Ramos, 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 Belmont National Bank of Chicago (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 May 26, 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 \$35,000.00 bearing interest at an ANNUAL PERCENTAGE RATE equal to 4.50% 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 July 5, 1995, in Cook County, Illinois, as document number 95433602, 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 ~~Mail~~ To:  
Corus Bank N.A.  
7727 W. Lake Street  
River Forest, IL 60305

BOX 333-CTI

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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.

xxx The Draw Period of the Home Equity Line is hereby extended from May 15, 2002 to May 15, 2005. The Credit Agreement is hereby amended to reflect this change.

xxx The Final Maturity Date (as defined in the Mortgage) is hereby changed to May 15, 2005.

xxx The Maximum Credit available under the Credit Agreement is hereby increased to \$49,000.00, 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 five percent (P+5.00%).

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.

David Ramos

David Ramos

Linda Ramos

Linda Ramos

Accepted and Acknowledged this 29th  
day of May, 19 98.

Nancy T. Parisi

By: Nancy T. Parisi  
Title: Operations Officer

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EXHIBIT A

The real estate described as:

LOT 149 IN HAENTZE AND WHEELER'S HIGH SCHOOL ADDITION TO IRVING PARK  
IN THE SOUTH EAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF  
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOS.

Permanent Index Number: 13-22-431-017-0000

Common address of property: 4227 W. SCHOOL, CHICAGO, IL 60641

This Amendment is being recorded subsequent to the Mortgage dated  
MAY 26, 1995 in the amount of \$35,000.00 , by and between David Ramos and  
Linda Ramos, his wife, as Borrower and Corus Bank, N.A., f/k/a Belmont  
National Bank of Chicago, Lender; recorded as document 95433602;

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State of Illinois)

County of Cook ) SS.

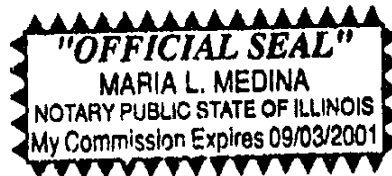
I, Maria L. Medina, a Notary Public in and for said county in the state aforesaid do hereby certify that Linda Ramos and David Ramos who are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 28<sup>th</sup> day of May, 1998.

Maria L. Medina

Notary Public

My Commission Expires:

09-03-2001

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