

MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 29th day of May, 1998 by Frank James Wilson, divorced and not now remarried (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure ("Note") dated May 26, 1993 in the amount of Forty Four Thousand and NO/100 Dollars (\$44,000.00), which is secured by a Mortgage of even date therewith, recorded on June 11, 1993 in the Recorder's Office of Cook County, Illinois as Document Number 93444136 and relating to the property legally described as follows:

LOTS 25 AND 26 IN BLOCK 7 IN KEENEY'S SUBDIVISION OF CHICAGO HEIGHTS, BEING A SUBDIVISION IN SECTION 33, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 32-33-305-058.

Also known as: 3045 FLORENCE AVE., STEGER, IL.

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 Periodic Rate and Corresponding Annual Percentage Rate on your credit line will increase or decrease as the index

S-4
F-3
N-2
M-4

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Increases or decreases from time to time. Adjustments to the Periodic Rate and the 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 7.500% per annum or more than the lesser of 15.900% or the maximum rate allowed by applicable law.

**RANGE OF BALANCE
OR CONDITIONS**
All Balances

**MARGIN ADDED
TO INDEX**
0.500%

- The maturity date of May 26, 1993 is hereby changed to May 26, 2005.
- Beginning April 1999, an annual fee of \$35.00 will be charged to the account.
- 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

By: [Signature]
Its: Vice President

[Signature]
FRANK JAMES WILSON

ATTEST:

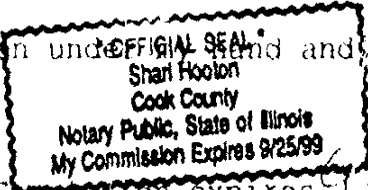
By: [Signature]
Its: Assistant Vice President

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

State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Frank James Wilson 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 forth.

Given under my hand and notary seal this 29 day of May, 1998



[Signature]
Notary Public

My Commission expires 9-25-99

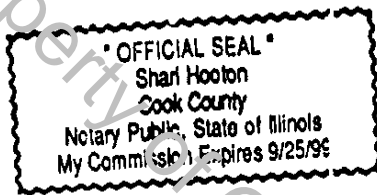
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State of Illinois)
County of Cook)

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

Given under my hand and notary seal this 29 Day of July, 1998.



Shari Hooton
Notary Public

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