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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: (check the box indicating the appropriate change)

The foregoing preambles are hereby made a part hereof.

XX The Draw Period of the Home Equity Line is hereby extended from **July 2, 1998** to **July 2, 2005**. The Credit Agreement is hereby amended to reflect this change.

XX The Final Maturity Date (as defined in the Mortgage) is hereby extended to **July 2, 2005**.

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

XX 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.

Kevin V. Murphy
Kevin V. Murphy

Alice T. Murphy
Alice T. Murphy

Accepted and Acknowledged this 30th
day of ~~Sept~~ June, 1998.

Corus Bank, N.A.

By [Signature]
Title SVP

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EXHIBIT A

The real estate described as:

LOT 10 IN BLOCK 4 IN O.C. BRAESES SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

Permanent Index Number: 15-01-207-022

Common address of property: 1410 Monroe, River Forest, IL 60305

This Amendment is being recorded subsequent to the Mortgage dated July 2, 1991 in the amount of \$100,000.00, by and between Kevin V. Murphy and Alice T. Murphy, as Borrowers Corus Bank N.A. F/K/A River Forest State Bank and Trust Company as Lender; recorded as document 91342635.

This Amendment is being recorded subsequent to the Mortgage dated December 21, 1992 in the amount of \$150,000.00, by and between Kevin V. Murphy and Alice T. Murphy, as Borrowers Corus Bank N.A. F/K/A River Forest State Bank and Trust Company as Lender; recorded as document 93032061.

This Amendment is being recorded subsequent to the Mortgage dated October 10, 1995 in the amount of \$150,000.00, by and between Kevin V. Murphy and Alice T. Murphy, as Borrowers Corus Bank N.A. F/K/A River Forest State Bank and Trust Company as Lender; recorded as document _____.

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