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Cook County Recorder 11.10

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Property of Cook County Clerk's Office

**SUPPLEMENTAL AGREEMENT**

**Pinnacle Equity Line of Credit #026-445-6**

THIS INDENTURE, made this 30th day of September, 1997, by and between PINNACLE BANK, a State banking association ("BANK"), and John E. O'Neill and Margaret T. O'Neill, Husband and Wife, the owners of the real estate hereinafter described ("OWNERS")

WITNESSETH:

REF TITLE SERVICES #

630104

Whereas, OWNER and BANK entered into a Pinnacle Equity Line of Credit Agreement ("AGREEMENT") dated October 15, 1996, wherein the BANK agreed to extend to OWNER a Pinnacle Equity Line of Credit in an amount not to exceed \$100,000.00.

Whereas, OWNER desires to increase the maximum amount available under said AGREEMENT, and BANK is willing to do so;

NOW, therefore, in consideration of the promises herein contained, and other good and valuable consideration, the receipt and sufficiency of which is acknowledged by the parties hereto, it is hereby agreed as follows:

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Officer Initials	<u>LD</u>
Approver:	_____
Documentation Review:	_____
Case Number:	_____
	_____
	_____

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1) The parties hereby agree to increase the amount of available funds under the AGREEMENT evidenced by the promissory note of OWNER in the original amount of \$100,000.00, dated October 15, 1996, ("NOTE") secured by a mortgage ("MORTGAGE") recorded October 25, 1996, in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 96-814448, conveying to BANK certain Real Estate in Cook County, Illinois, described as follows:

The North 70.5 Feet of Lot 1 in Block 4 in Gale and Blocki's Subdivision of the West 1/2 of the West 1/2 of the Southwest 1/4 of Section 12, Township 39 North, Range 12, East of the third Principal Meridian, In Cook County, Illinois.

PIN # 15-12-307-001

Commonly Known As: 241 Keystone Avenue, River Forest, IL 60305.

2) In consideration of the Agreement by the BANK to increase the maximum amount available to the OWNER under the AGREEMENT dated October 15, 1996 from \$100,000.00 to \$150,000.00, OWNER agrees to repay any amount now or hereafter owing thereunder in accordance with the terms of the NOTE and MORTGAGE.

3) This Agreement is supplementary to said MORTGAGE and Pinnacle Equity Line of Credit Agreement, the ("LOAN DOCUMENTS"). All the provisions thereof, including the right to declare principal and accrued interest due for any cause specified in said LOAN DOCUMENTS, shall remain in full force and effect except as herein expressly modified. The OWNER agrees to perform all the covenants of the grantor or grantors in said MORTGAGE. The provisions of this indenture shall inure to the benefit of any holder of said AGREEMENT and NOTE and shall bind the heirs, personal representatives and assigns of the OWNER.

All capitalized terms not defined herein shall have the meanings specified in the NOTE or MORTGAGE.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on the date first above written.

John E. O'Neill  
John E. O'Neill

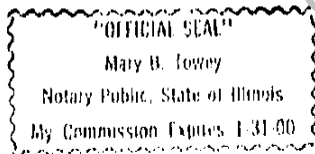
Margaret T. O'Neill  
Margaret T. O'Neill

STATE OF ILLINOIS  
COUNTY OF COOK

I, MARY B. LOWEY, a notary public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY THAT John E. O'Neill and Margaret T. O'Neill appeared before me this day in person and acknowledge that they signed and delivered the said instrument as their own free and voluntary act.

Given under my hand and Notary Seal this 07th day of OCTOBER, 1997.

Mary B. Lowey  
NOTARY PUBLIC



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PINNACLE BANK, a Corporation of Illinois

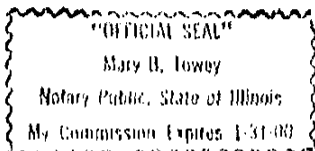
Accepted By:

Lorraine Winkler  
Lorraine Winkler, Asst. Vice President

STATE OF ILLINOIS  
COUNTY OF COOK

I, MARY B. LOWEY a Notary Public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY THAT Lorraine Winkler, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary act.

Given under my hand and Notary Seal this 6th day of OCTOBER, 1997.



Mary B. Lowey  
NOTARY PUBLIC

NOTARY SEAL

Document Prepared by: Pinnacle Bank  
840 S. Oak Park Ave  
Oak Park, IL 60304

Return to: Pinnacle Bank Group  
Loan Operations Department  
P. O. Box 1135  
LaGrange Park, IL 60526

