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Cook County Recorder 25.50



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MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 30th day of September, 1998 by Robert C. Flickinger and Frances M. Flickinger, his wife as joint tenants (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 dated October 19, 1993 in the amount of Fifty Thousand and NO/100 Dollars (\$50,000.00), which is secured by a Mortgage of even date therewith, recorded on November 17, 1993 in the Recorder's Office in Cook County, Illinois as Document Number 93935879 and relating to the property legally described as follows:

LOT NINE (9) IN BLOCK SIX (6) IN MACKLER HIGHLANDS, A SUBDIVISION OF THE SOUTHWEST QUARTER (1/4) OF SOUTHWEST QUARTER (1/4) OF SECTION 17, TOWN 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS.

P.I.N.: 32-17-301-010

Also known as: 843 Ashland Avenue, Chicago Heights, Illinois.

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 increases or decreases from time to time. Adjustments to the Periodic Rate and the corresponding Annual Percentage Rate

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resulting from changes in the Index will take effect on the next business day.

<u>RANGE OF BALANCE OR CONDITIONS</u>	<u>MARGIN ADDED TO THE INDEX</u>
All Balances	0.50%

2. The maturity date of October 19, 1998 is hereby changed to October 19, 2005.
3. Beginning September 1999, an annual fee of \$35.00 will be charged to the account.
4. 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: *Robert C. Flickinger*
 Its: *Vice President*

Robert C. Flickinger
 Robert C. Flickinger
Frances M. Flickinger
 Frances M. Flickinger

ATTEST:
 By: *Ginda Jurg*
 Its: *Admin. Asst.*

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/ANDREW D. JONES
 C/O FIRST NATIONAL BANK
 P.O. BOX 818
 FRANKFORT, IL 60423

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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 Robert C. Flickinger and Frances M. Flickinger, personally known to me to be the same persons whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 29th day of September 1998

Betty A. Skonieczka
Notary Public

My commission expires 5-21-00

State of Illinois)
County of Will)

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Richard Voboril And Linda Kurz, personally known to me to be Vice President and Administrative Assistant 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 Administrative Assistant signed, sealed and delivered the said instrument, as their 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 30 Day of Sept. 1998.



Andrew David Jones
Notary Public

My commission expires

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