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1998-10-19 09:05:46

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 23th day of August, 1998 by Dominic N. Cristelli, a widower and not since 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 dated August 9, 1991 in the amount of Eighteen Thousand and NO/100 Dollars (\$18,000.00), which is secured by a Mortgage of even date therewith, recorded on August 26, 1991 in the Recorder's Office in Cook County, Illinois as Document Number 91436794 and relating to the property legally described as follows:

LOS 22, 23 AND 24 IN BLOCK 130 IN THE ORIGINAL TOWN OF CHICAGO HEIGHTS, IN SECTION 28, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 32-28-211-058

Also known as: 310 East 23rd Street, 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 resulting from changes in the Index will take effect on the next business day. In no event will the Annual Percentage

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Rate be less than 7.500% per annum or more than the lesser of 15.900% or the maximum rate allowed by applicable law.

<u>RANGE OF BALANCE OR CONDITIONS</u>	<u>MARGIN ADDED TO THE INDEX</u>
All Balances	0.00%

2. The maturity date of August 9, 1998 is hereby changed to August 9, 2005.
3. Beginning July 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: [Signature]  
Its: Vice President

[Signature]  
Dominic N. Cristelli

ATTEST:  
By: [Signature]  
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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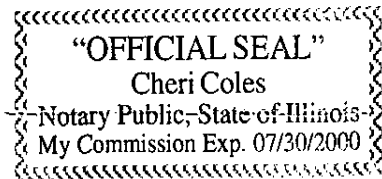
State of Illinois )  
County of Cook )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Dominic Olivetti 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 28 day of August, 1998

[Signature]  
Notary Public

My Commission expires 7-30-2000



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 28 Day of August 1998.

[Signature]  
Notary Public



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