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Cook County Recorder Belmont National Bank 55.50

AMENDMENT TO CORUS BANK, N.A., F/K/A Belmont National Bank
HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 17th day of April, 1998, by and between William C. Smith, a bachelor, as Borrower under the hereinafter described Credit Agreement and as Mortgagor under the herinafter described Mortgage (hereinafter referred to as the "Borrower"), and CORUS BANK, N.A., f/k/a Belmont National Bank (hereinafter referred to as the "Bank").

W I T N E S S E T H:

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement and Disclosure Statement dated August 11, 1995 (the "Credit Agreement") pursuant to which the Bank established a Home Equity Line (defined therein) for the benefit of the Borrower in the maximum amount of \$8,500.00 bearing interest at an ANNUAL PERCENTAGE RATE equal to 1.25% in excess of the Prime Rate (defined therein) for a period with an initial Draw Period (defined therein) of 7 years from the date of the Credit Agreement; and

HOME SERVICES # 579794

WHEREAS, in order to secure to the Bank the repayment of the indebtedness incurred pursuant to the Credit Agreement, the Borrower executed and delivered to the Bank that certain Home Equity Line of Credit Mortgage dated the same date (the "Mortgage") and recorded on September 6, 1995 in Cook County, Illinois, as document number 95593549, pursuant to which the Borrower mortgaged, granted and conveyed to the Bank certain real property described therein and on Exhibit A attached hereto; and

WHEREAS, the Borrower has requested that the Bank change certain terms of the Home Equity Line contained in the Credit Agreement and/or the Mortgage; and

WHEREAS, the Bank and the Borrower have agreed to change such terms of the Home Equity Line and desire to amend the Credit Agreement and the Mortgage to reflect such changes.

This Agreement was prepared by: *M. Crank*
Corus Bank N.A.
7727 W. Lake Street
River Forest, IL 60305



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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:

The foregoing preambles are hereby made a part hereof.

XXX The Draw Period of the Home Equity Line is hereby extended from August 15, 2002, to April 17, 2005. The Credit Agreement is hereby amended to reflect this change.

XXX The Final Maturity Date (as defined in the Mortgage) is hereby extended to April 17, 2005.

XXX The Maximum Credit available under the Credit Agreement is hereby increased to \$20,000.00, and the Mortgage, as amended hereby, is deemed to secure the repayment of said increased amount.

XXX 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.

n/a 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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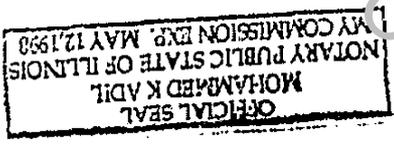
This Amendment shall be attached to and made a part of the Credit Agreement and a duplicate copy thereof attached to and made a part of the Mortgage.

William C. Smith
William C. Smith

Accepted and Acknowledged this
day of 4/29, 1998.

By: M. H. [Signature]
Title: _____

Accepted By: [Signature]
Linda DeRocco
V.P.



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EXHIBIT A

The real estate described as:

UNIT 3519-S1 IN THE BROMPTON-PINE GROVE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 3 IN PLOTKE AND GROSBY'S RESUBDIVISION OF THE WESTERLY 278.0 FEET OF BLOCK 2 IN BAIRD AND WARNER'S SUBDIVISION OF BLOCK 12 OF HUNDLEY'S SUBDIVISION OF LOTS 3 TO 21 AND 33 TO 37, ALL INCLUSIVE, IN PINE GROVE, A SUBDIVISION OF FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24992946, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Permanent Index Number: 14-21-112-011-1008

Common address of property: 3519 N. PINE GROVE, UNIT 1-S, CHICAGO, IL 60657

This Amendment is being recorded subsequent to the Mortgage dated AUGUST 11, 1995 in the amount of \$8,500.00, by and between WILLIAM C. SMITH, a bachelor, as Borrowers and CORUS BANK, N.A., f/k/a Belmont National Bank as Lender; recorded as document 95-593549;

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