

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 March, 1998 by Robert L. Alvers, Jr. and Joan C. Alvers, his wife (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 and Mortgage dated June 10, 1993 in the amount of Fifty Thousand and NO/100 Dollars (\$50,000.00) ("Note"), which is secured by a Mortgage of even date therewith, recorded on July 13, 1993 in the Recorder's Office of Cook County, Illinois as Document Number 9356065 and relating to the property legally described as follows:

LOT NUMBER ELEVEN IN ANDERSON'S FIRST ADDITION, A SUBDIVISION OF PART OF THE NORTHEAST ONE QUARTER (1/4) OF THE NORTHWEST ONE QUARTER (1/4) OF SECTION 5, TOWNSHIP 35 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON FEBRUARY 23, 1962, AS DOCUMENT NUMBER 2021376.

P.I.N.: 32-05-109-037.

Also known as: 18402 Pierce Avenue, Homewood, IL 60430.

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,

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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 Rate be less than 7.500% per annum or more than the lesser of 15.000% or the maximum rate allowed by applicable law.

**RANGE OF BALANCE  
OR CONDITIONS**  
All Balances

**MARGIN SUBTRACTED  
FROM INDEX**  
.5000%

2. The maturity date of June 10, 1998 is hereby changed to June 10, 2005.
3. Beginning June 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: [Signature]

Robert L. Alvers, Jr.  
Robert L. Alvers, Jr.

ATTEST:  
By: [Signature]  
Its: [Signature]

Joan C. Alvers  
Joan C. Alvers

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/STEVE CLARK  
100 FIRST NATIONAL PLAZA  
CHICAGO HEIGHTS IL 60411

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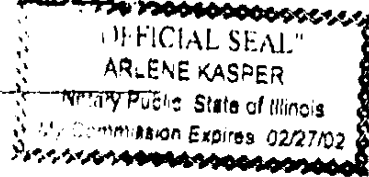
State of Illinois )  
County of Cook )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT both Robert L. Alvers, Jr. and Joan C. Alvers personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 1 day of April, 1998.

Arlene Kasper  
Notary Public

My Commission expires 2/27/02



State of Illinois )  
County of Cook )

I, the undersigned, a Notary Public in and for said County and state, do hereby certify that Richard Voboril and Stephen Clark, personally known to me to be the Vice President and Consumer Lending Underwriter of First National Bank whose names are subscribed to the within instrument, appeared before me this day in person and acknowledged that as such Vice President and Consumer Lending Underwriter signed, sealed and delivered the said instrument and caused Corporate Seal of said Corporation to be thereunto affixed, as his 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 March, 1998.

Marie Stecker  
Notary Public

My Commission expires 9/25/99

