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Cook County Recorder 27.50



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**COOK COUNTY  
RECORDER  
EUGENE "GENE" MOORE  
ROLLING MEADOWS**

**AMENDMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND MORTGAGE**

THIS AMENDMENT, made this 20th day of May, 1999, by and between Elizabeth J. McKinley, married to Charles W. McKinley (J) as Borrower under the hereinafter described Credit Agreement and the hereinafter described Mortgage (hereinafter referred to as the "Borrower"), and PlainsBank of Illinois, N.A. (hereinafter referred to as the "Bank").

WITNESSETH:

WHEREAS, the Borrower has executed that certain Home Equity Line of Credit Agreement dated May 20, 1999 (the "Credit Agreement") pursuant to which the Bank established a line of credit for the benefit of the Borrower in the maximum amount of \$90,000.00 (the "Line of Credit") bearing interest at an Annual Percentage Rate one percent (1.00%) over the Prime Rate (defined therein); and

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 13, 1995 in Cook County, Illinois, as document number 95613752, 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 increase the Line of Credit under the Credit Agreement; and

This Agreement was prepared by:

PlainsBank of Illinois, N.A.  
678 Lee Street  
Des Plaines, IL 60016



H  
M  
CP

EXHIBIT A

THE SOUTH HALF (1/2) OF LOT TWO (2) IN BLOCK THREE (3) IN "DES PLAINES GARDENS" BEING A SUBDIVISION OF PART OF THE NORTH HALF (1/2) OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN.

Permanent Index Number: 09-20-103-020

Common Address of Property: 824 Margret Street, Des Plaines, Il. 60016

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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 certify that Elizabeth J. McKinley, who is/are personally known to me respectively, appeared before me this day in person and acknowledge that they signed and delivered the within instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 20<sup>th</sup> day of May, 1999.

Vilma Sanchez  
Notary Public

My Commission expires:

12-23-03



STATE OF ILLINOIS)  
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county in the state aforesaid do certify that Geraldine E. Rickert, Vice President of PlainsBank of Illinois, is personally known to me to be the same person whose name is subscribed to said instrument, as such Vice President appeared before me this day in person and acknowledge that she signed and delivered the within instrument as her own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 20<sup>th</sup> day of May, 1999.

Vilma Sanchez  
Notary Public

My Commission expires:

12-23-03



WHEREAS, the Bank and the Borrower have agreed to increase the Line of Credit under the Credit Agreement and desire to amend the Credit Agreement and the Mortgage to reflect such change and other changes as set forth herein; and

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 herein, the Borrower and the Bank agree as follows:

1. The foregoing preambles are hereby made a part hereof.
2. The ANNUAL PERCENTAGE RATE, (as defined in the Credit Agreement) will not, as of the date hereof, exceed 14.75.
3. All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed.
4. The parties hereto warrant that the Credit Agreement and the Mortgage, as amended hereby, are valid, binding and enforceable according to their terms.
5. This Amendment shall be attached to and made a part of the Credit Agreement and the Mortgage.

*Elizabeth J. McKinley*  
BY: Elizabeth J. McKinley

Accepted and Acknowledged this  
20<sup>th</sup> day of May, 1999

PLAINSBANK of Illinois, N.A.

*Geraldine E. Rickert*  
Geraldine E. Rickert,  
Vice President