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Doc#: 0332220464
Eugene "Gene" Moore Fee: \$62.50
Cook County Recorder of Deeds
Date: 11/18/2003 06:50 PM Pg: 1 of 6

Record & Return:
Progressive Closing & Escrow Company, Inc.
50 Vantage Point Drive, Suite 3
Rochester, NY 14624

Chase Manhattan Bank USA, N.A.

ILLINOIS MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND MORTGAGE

This Modification Agreement (the "Agreement") is made on this day 1/22/2003 between **BARRY PAUL and RONNA SAJOWITZ PAUL**

and: Chase Manhattan Bank USA, N.A.

In this Agreement the words "you" and "your" mean each person, individually and jointly, who sign this Agreement as "Borrower". The words "we", "us", and "our" mean: Chase Manhattan Bank USA, N.A.

WHEREAS you have entered into a: HOME EQUITY LINE OF CREDIT AGREEMENT

See Exhibit "A" for schedule of prior instruments

(the "Line of Credit Agreement") with Chase Manhattan Bank USA, N.A. as successor in interest to The Chase Manhattan Bank dated 02/14/97, which is secured by a Mortgage of the same date, recorded in among the Land Records of COOK County, Illinois in Book 952798 Page number _____ (the "Security Instruments"), covering real property located at 3010 LILAG LANE, NORTH BROOK, IL 60062-5824

(the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

WHEREAS, you desire that we increase your credit limit under the Loan Documents.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of January 22, 2003 (The Effective Date), your Credit Limit under the Line of Credit Agreement is increased to \$ 111,900.00.

B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to increase the principal sum that may be secured from \$ 61,900.00 to \$ 111,900.00. Except as to the increase in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the property. This Agreement shall not be construed to be a satisfaction, novation or partial or total release of the Line of Credit Agreement or the Security Instrument.

C. OTHER TERMS

Except as amended by this Agreement, all terms and conditions of the Loan Document shall remain in full force and effect.

P.I.N.
This document was prepared by and, after recording, should be returned to:
Chase Manhattan Bank USA, N.A., Chase Manhattan Home Equity Services,
One Chase Square, MC-4, Rochester, New York 14643

See page 5, my JB

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We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

D. MISCELLANEOUS

In the event of any conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

Barry Paul (SEAL) 1/22/03
 (Borrower) **BARRY PAUL** (Date)

Ronna Sajowitz Paul (SEAL) 1/22/03
 (Borrower) **RONNA SAJOWITZ PAUL** (Date)

____ (SEAL) _____
 (Borrower) (Date)

____ (SEAL) _____
 (Borrower) (Date)

[If Borrower is a Trust]

Trust No. _____ of _____

By: _____ (SEAL) Date: _____
 Name:
 Title:

Accepted by:

Chase Manhattan Bank USA, N.A. as successor in interest to The Chase Manhattan Bank

By: *Lucinda A. Molino* (SEAL) Date: 1/6/03
 Name: *Lucinda A. Molino*
 Title: *Mortgage officer*

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EXHIBIT "A"

1. Credit Line Mortgage in the maximum principal amount of \$40,000.00, with the Credit Agreement secured thereby, made by Barry Paul and Ronna Sajowitz Paul to Chase Manhattan Mortgage Corp., dated 4/26/1995 and recorded 4/28/1995 in the Cook County Land Records in Document Number 95279835.
2. Assignment of Mortgage dated 4/26/1995 and recorded 2/14/1997 in the Cook County Land Records in Document Number 97105116, assigns the mortgage set forth in item 1 herein to Chase Manhattan Bank USA, N.A.
3. Modification to Home Equity Line of Credit Agreement and Mortgage, made by and between Barry Paul, Ronna Sajowitz Paul and Chase Manhattan Bank USA, N.A., recorded 2/14/1997 in the Cook County Land Records in Document Number 97105117, which increases the credit limit under the mortgage set forth in item 1 herein, as assigned by assignment set forth in item 2 herein, to a new credit limit of \$61,900.00. Mortgagor is still entitled to receive advances up to the maximum amount of \$61,900.00 under the terms of the instruments set forth herein.

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ACKNOWLEDGMENTS

STATE OF ILLINOIS)
COUNTY OF Cook) to wit:

I, Christine Koch, a Notary Public in and for the County and State
aforesaid, do hereby certify that Barry Paul & Ronna Sajowitz Paul

personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing
instrument, appeared before me this day in person, and acknowledged that he/she/they signed and
delivered the instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

[Signature] (SEAL)
Notary Public

My commission expires: 10/2/2006



[If Borrower is a Trust]

STATE OF ILLINOIS)
COUNTY OF _____) to wit:

The foregoing instrument was acknowledged before me on this _____ day of _____, _____ by _____, the _____ of _____, an Illinois corporation, on behalf of the said corporation, in its capacity as Trustee.

Notary Public (SEAL)

My commission expires: _____

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ACKNOWLEDGMENT

STATE OF NEW YORK)
) to wit:
COUNTY OF MONROE)

On this 16th day of January, 2013, before me,
Jerry Jones, the undersigned officer, personally
appeared Lycinda A Molino, who acknowledged
himself/herself to be the Mortgage officer of
Chase Manhattan Bank USA, N.A., a national banking association, and
that he/she, as such Mortgage officer, being authorized so to do, executed
the foregoing Modification Agreement for the purposes therein contained by signing the name of the
said corporation by himself/herself as Mortgage officer.

Jerry Jones
Notary Public in and for the State of New York
My Commission Expires 1-18-2016

Jerry Jones (SEAL)
Title: Mortgage officer at Notary Public

My commission/term of office expires on: _____

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Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN CITY OF NORTHBROOK, COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED DOC #T3508713, ID# 04-17-272-002, BEING KNOWN AND DESIGNATED AS LOT 70, HEATHERCREST UNIT THREE, BEING A SUBDIVISION IN THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 12 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 JULY 24, 1969, AS DOCUMENT NUMBER 2221492.

BY FEE SIMPLE DEED FROM FRANK GOLD AND LORETTA GOLD AS SET FORTH IN DOC #T3508713 DATED 04/18/1986 AND RECORDED 04/18/1986, COOK COUNTY RECORDS, STATE OF ILLINOIS.