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Doc#: 0434348087
Eugene "Gene" Moore Fee: \$36.50
Cook County Recorder of Deeds
Date: 12/08/2004 02:22 PM Pg: 1 of 7

Chase Manhattan Bank USA, N.A.
ILLINOIS
MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND MORTGAGE

162105-24

09-35-326-032

This Modification Agreement (the "Agreement") is made on this day August 30, 2004
between
MICHAEL E REIDY and CHRISTINE M REIDY

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 and Disclosure Statement (the "Line of Credit Agreement") with
Chase Manhattan Bank USA, N.A.

dated 01/06/03, which is secured by a Mortgage of the same date recorded in among the Land Records of COOK County, Illinois, Book 0030010569 Page Number _____ located at 920 ST JAMES PLACE, PARK RIDGE, IL 60068-4654, (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 August 30, 2004 (The Effective Date"), your Credit Limit under the Line of Credit Agreement is increased to \$ 150,000.00.

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Beginning on the next regularly scheduled rate change date following the Effective Date, we will determine your daily periodic rate by adding .250 percentage points to the Prime Rate and dividing the result by 365 (366 in leap years) (which results in a current **ANNUAL PERCENTAGE RATE** of 4.500 %). All terms used therein shall have the same meaning as such terms have in the Line of Credit Agreement.

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 \$ 100,000.00 to \$ 150,000.00. 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

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.

Record & Return:

Progressive Closing and Escrow
50 Vantage Point Dr. Suite 3
Rochester, NY 14624

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

Michael E. Reidy (SEAL)
(Borrower) MICHAEL E REIDY

8/30/04
(Date)

Christine M. Reidy (SEAL)
(Borrower) CHRISTINE M REIDY

8-30-04
(Date)

(Borrower) (SEAL)

(Date)

(Borrower) (SEAL)

(Date)

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Property of Cook County Clerk's Office

(Borrower) (SEAL) (Date)

(Borrower) (SEAL) (Date)

[If Borrower is a Trust]

Trust No. _____ of _____

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

Accepted by:
Chase Manhattan Bank USA, N.A.

By: Carol J. Ricigliano (SEAL) Date: 8.25.04
Name: **Carol J. Ricigliano**
Title: **Assistant Vice President**

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ACKNOWLEDGMENTS

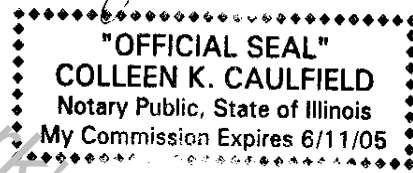
STATE OF ILLINOIS)
) to wit:
COUNTY OF Cook)

I, COLLEEN K CAULFIELD, a Notary Public in and for the County and State aforesaid,
do hereby certify that MICHAEL E. REIDY AND CHRISTINE M. REIDY

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.

Colleen K Caulfield (SEAL)
Notary Public

My commission expires: 6/11/05



[If Borrower is a Trust]

STATE OF ILLINOIS)
) to wit:
COUNTY OF _____)

The foregoing instrument was acknowledged before me on this _____ day of _____, _____ by _____ 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 25 day of Aug, 2004, before me,
Jean Sayre Dalheim, the undersigned officer, personally
appeared Carol J. Ricigliano, who acknowledged
himself/herself to be the Assistant Vice President of
Chase Manhattan Bank USA, N.A., a national banking association, and
that he/she, as such Assistant Vice President, 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 Assistant Vice President.

JEAN SAYRE DALHEIM
Notary Public, State of New York
No. 01DA6061795
Qualified in Steuben County
Commission Expires July 23, 2005

Jean Sayre Dalheim (SEAL)
Title:

My commission/term of office expires on: July 23, 2005

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EXHIBIT A

LEGAL DESCRIPTION

LOT 16 IN BLOCK 2 IN HULBERT DEVONSHIRE TERRACE SUBDIVISION IN THE SOUTHWEST QUARTER OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO MICHAEL E. REIDY AND CHRISTINE M. REIDY HUSBAND AND WIFE TENANTS BY THE ENTIRETY BY DEED FROM MICHAEL E. REIDY AND CHRISTINE M. REIDY RECORDED 03/11/1998 IN DEED BOOK 98192882 PAGE , IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

Cook County Clerk's Office