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Eugene "Gene" Moore Fee: \$34.00
Cook County Recorder of Deeds
Date: 12/14/2004 09:26 AM Pg: 1 of 6

6019005

ILLINOIS MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND MORTGAGE

This Modification Agreement (the "Agreement") is made on this day November 16, 2004
between
DIMITRIOS PAPAZOGLU and HARIKIA PAPAZOGLU

BOX 162

and JP MORGAN CHASE BANK
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
JP MORGAN CHASE BANK

WHEREAS, you have entered into a Home Equity Line of Credit Agreement and Disclosure
Statement (the "Line of Credit Agreement") with
JP MORGAN CHASE BANK

dated 12/02/03, which is secured by a Mortgage of the same date recorded in among the Land Records
of COOK County, Illinois, Book 033601289 Page Number _____ located at
9424 LOREL AVE, SKOKIE, IL 60077-1148,
(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

O'Connor Title
Services, Inc.

1348-01161

Effective as of November 16, 2004 (The "Effective Date"), your Credit Limit under the Line of Credit
Agreement is increased to \$ 35,000.00.

Reference # 042751228283

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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 .500 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 5.250 %). 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 \$ 25,000.00 to \$ 35,000.00. 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 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.

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

Dimitrios Papazoglou (SEAL)
(Borrower) **DIMITRIOS PAPAZOGLU**

11-16-04
(Date)

Harikia Papazoglou (SEAL)
(Borrower) **HARIKIA PAPAZOGLU**

11-16-04
(Date)

(Borrower) (SEAL)

(Date)

(Borrower) (SEAL)

(Date)

(Borrower) (SEAL)

(Date)

(Borrower) (SEAL)

(Date)

Property of Cook County Clerk's Office

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[If Borrower is a Trust]

Trust No. _____ of _____

By: _____ (SEAL) Date: _____

Name:
Title:

Accepted by:

By: Caree J. Rough (SEAL) Date: 11-10-04
Name:
Title:

Assistant Vice President

ACKNOWLEDGMENTS

STATE OF ILLINOIS)
COUNTY OF Cook) to wit:

I, Robert L. Sims, a Notary Public in and for the County and State aforesaid, do hereby certify that Dimitrios PAPAIOGLOU & HARIKIA PAPAIOGLOU

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.

Robert L. Sims (SEAL)
Notary Public

My commission expires: 7/19/08



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[If Borrower is a Trust]

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

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: _____

ACKNOWLEDGMENT

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

On this 10th day of November, 2004, before me, Robert F. Perkins, the undersigned officer, personally appeared Carol J. McWilliams, who acknowledged himself/herself to be the AVP of AVP, a national banking association, and that he/she, as such AVP, 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

Robert F. Perkins (SEAL)
Title: _____

My commission/term of office expires on: 2006

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Exhibit A

THE NORTH 15 FEET OF LOT 98 AND LOT 99 (EXCEPT THE NORTH 6 FEET THEREOF) IN SMOOK SIEMS AND COMPANY'S HARMSWOOD PARK, BEING A SUBDIVISION OF THE SOUTH ½ OF THE NORTHEAST ¼ OF THE NORTHWEST ¼ OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART LYING NORTHEASTERLY OF THE NORTHWESTERLY LINE OF THE RIGHT OF WAY OF THE CHICAGO AND THE NORTH WESTERN RAILROAD) IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO DIMITRIOS PAPAZOGLU AND HARIKIA PAPAZOGLU HUSBAND AND WIFE TENANTS BY THE ENTIRETY BY DEED FROM MARY JOSEPH SINGLE NEVER BEEN MARRIED RECORDED 09/07/2001 IN DEED BOOK 0010833067 PAGE , IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

TAX ID# 10-16-108-053

Popeye Cook County Clerk's Office