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Chase Manhattan Bank USA, N.A.
c/o Home Equity Services
Processing Center
One Chase Square, MC-4
Rochester, New York 14643

30F4 111224 RILC/AMJ



Doc#: 0514511273
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 05/25/2005 10:10 AM Pg: 1 of 4

P.I.N. 16-17-310-018-000

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MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

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THIS MODIFICATION AGREEMENT (this "Agreement") is made between Chase Manhattan Bank USA, N.A. and THOMAS R DILLEY AND MARIANNELL BASSETT-DILLEY. In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs 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 us dated SEPTEMBER 24, 2004, which is secured by a Mortgage of the same date recorded in Instrument No. 0427226165 of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 1042 SOUTH HIGHLAND AVENUE OAK PARK IL 60304, Illinois (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

WHEREAS, you desire that we decrease your credit limit under the Loan Documents;

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us that the Line of Credit Agreement and the Security Instrument will be modified as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of MAY 12, 2005 (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$71,000.00.

REGENT TITLE

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B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to decrease the principal sum that may be secured from \$100,000.00 to \$71,000.00. Except as to the decrease in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property.

C. OTHER TERMS

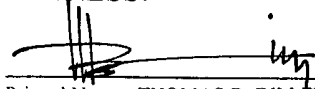
1. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

2. 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.

3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable 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.

WITNESS:


Printed Name: ~~THOMAS R. DILLEY~~ THOMAS R. BASSETT-DILLEY

BORROWER:

 (SEAL)
Printed Name: MARIANNELL BASSETT-DILLEY

Date: _____

Printed Name: _____

Printed Name: _____ (SEAL)

Date: _____

[If Borrower is a Trust]

Trust No. _____ of _____

By: _____


Date: _____

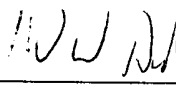
Name:

Title:

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CHASE MANHATTAN BANK USA, N.A.


Printed Name: Craig Armbrugh

By:  (SEAL)

Name: HAROLD W. DRAKE
Title: MORTGAGE OFFICER

Date: 8/12/05

ACKNOWLEDGEMENTS

STATE OF ILLINOIS)
) ss.:
COUNTY OF)

I, _____ a Notary Public in and for said county and state, do hereby certify that _____, personally known to me to be the same person(s) whose name (s) _____ subscribed to the foregoing instrument, appeared before me this _____ day in person, and acknowledged that _____ signed and delivered the said instrument as _____ free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this _____ day of _____

Notary Public, _____ County, Illinois.

My Commission expires: _____

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[If Borrower is a Trust]

STATE OF ILLINOIS)
)
) ss.:
COUNTY OF)

The forgoing instrument was acknowledged before me this _____ day of _____, 20____
by _____, the _____, of _____
an Illinois corporation, on behalf of the said corporation, in its capacity as Trustee.

_____[SEAL]
Print Name:
Notary Public; State of Illinois
Qualified in the County of _____
My commission expires: _____.

[New York – Section 309-A Uniform Form of Acknowledgment by a Person: “For purposes of this section, the term ‘person’ means any corporation, joint stock company, estate, general partnership (including any registered limited liability partnership or foreign limited partnership), limited liability company (including a professional service limited liability company), foreign limited liability company (including a foreign professional service limited liability company), joint venture, limited partnership, natural person, attorney in fact, real estate investment trust, business trust or other trust, custodian, nominee or any other individual or entity in its own or any representative capacity.”]

STATE OF NEW YORK)
)
) ss.:
COUNTY OF MONROE)

On the 12 day of May in the year 2005, before me, the undersigned, a Notary Public in and for said state, personally appeared Harold W. Drake, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

_____[SEAL]
Print Name:
Notary Public **Lyndon D. Billings, Jr.**
My commission/term of office expires on _____.

LYNDON D. BILLINGS, JR.
NOTARY PUBLIC - STATE OF NEW YORK
NO. 6091939
QUALIFIED IN MONROE COUNTY
MY COMMISSION EXPIRES MAY 5, 2007