

UNOFFICIAL COPY

Drawn By: Lisa Crossland

Processor

201 N. Central Ave 31st Flr AZ1-1035

Phoenix, AZ 85004

And, After Recording, Return To:

JPMorgan Chase Bank, N.A.

Retail Lending Servicing KY2-1606

P.O. Box 11606

Lexington, KY 40576-1606



Doc#: 0521704067

Eugene "Gene" Moore Fee: \$32.00

Cook County Recorder of Deeds

Date: 08/05/2005 10:37 AM Pg: 1 of 5

RT442541

485

P.I.N. _____

[Space Above This Line For Recording Data]

Loan Number: 414511577921

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

THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. and Patricia Keller. 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 JPMorgan Chase Bank, 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 November 10, 2004, which is secured by a Mortgage of the same date recorded in Document 0434222202, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 5622 W GOODMAN ST A, CHICAGO, IL, 60630, (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

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 July 06, 2005, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$12,132.00.

UNOFFICIAL COPY

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 \$12,383.00 to \$12,132.00. 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.

BORROWER:

Patricia Keller (Seal)
Print Name: Patricia Keller

Date: 7-15-05

Print Name: _____ (Seal)

Date: _____

Print Name: _____ (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: Carol Zuhlke (Seal)
Name: Carol Zuhlke, Bank Officer

Date: July 06, 2005

Property of Cook County Clerk's Office

UNOFFICIAL COPY

ACKNOWLEDGEMENTS

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

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

Given under my hand and official seal this 15th day of July 2005.

Christine M Geiger (Seal)
 Notary Public, COOK County, Illinois.

My Commission expires: _____



Property of Cook County Clerk's Office

UNOFFICIAL COPY

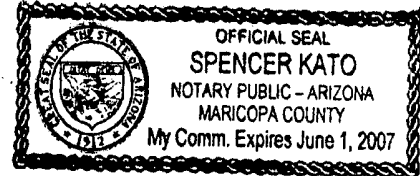
LENDER ACKNOWLEDGEMENTS

STATE OF ARIZONA)
) ss.:
 COUNTY OF MARICOPA)

On the 06th day of July in the year 2005, before me, the undersigned, a Notary Public in and for said state, personally appeared Carol Zuhlke, Bank Officer, 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)
 Notary Public

My commission expires on _____.



Property of Cook County Clerk's Office

UNOFFICIAL COPY

PROPERTY LEGAL DESCRIPTION:

UNIT 5622-1S AND PARKING UNIT P-1 IN THE 5622-24 W GOODMAN CONDOMINIUMS, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THE NORTHWESTERLY 7 FEET OF LOT 26, LOT 27 SOUTHEASTERLY 4 FEET OF LOT 28 IN BLOCK 58 IN THE VILLAGE OF JEFFERSON IN SECTIONS 8 AND 9, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0414918089, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PERMANENT INDEX NUMBER:

13-09-316-052

Property of Cook County Clerk's Office