



Doc#: 0531312000 Fee: \$32.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 11/09/2005 08:17 AM Pg: 1 of 5

Received & Return to:
National Equity Services
565 Blossom Road
Suite B
Rochester, NY 14610

Chase Manhattan Bank USA, N.A.

CM-04-1491

ILLINOIS
MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND MORTGAGE

This Modification Agreement (the "Agreement") is made on this day Feb 3, 2004 between
MICHAEL J BROADFOOT
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 _____
(the "Line of Credit Agreement") with Chase Manhattan Bank USA, N.A. as successor in interest to The Chase
dated 09/24/02, which is secured by a Mortgage of the same date, recorded in among the Land *
Records of COOK County, Illinois in Book 0021044611 Page number _____
(the "Security Instruments"), covering real property located at _____
3428 SOUTH OAKLEY, CHICAGO, IL 60608-6027
(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 February 7, 2004 (The Effective Date), your Credit Limit under the Line of Credit Agreement is increased to \$ 61,000.00.

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 \$ 25,000.00 to \$ 61,000.00. 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.

Handwritten: 785
Nose

Handwritten: SY
P5
MY
BMR

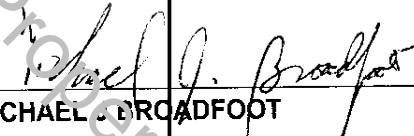
UNOFFICIAL COPY

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.


 _____ (SEAL) 2/7/04
 (Borrower) **MICHAEL J. BROADFOOT** (Date)

_____ (SEAL) _____
 (Borrower) (Date)

_____ (SEAL) _____
 (Borrower) (Date)

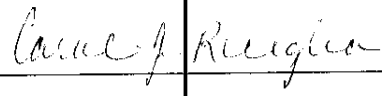
_____ (SEAL) _____
 (Borrower) (Date)

[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


 _____ (SEAL) Date: 2/3/04
 Name:
 Title:

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ACKNOWLEDGMENTS

STATE OF ILLINOIS)
COUNTY OF Cook) to wit:

I, Frída Guerrero, a Notary Public in and for the County and State aforesaid, do hereby certify that MICHAEL J. Broadfoot

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.

Frída Guerrero
Notary Public



My commission expires: 10/03/05

[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 3rd day of FEBRUARY, 2004, before me,
Laura S. Nitsch, the undersigned officer, personally
appeared Paul J. Ricciardi, 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.

Laura S. Nitsch (SEAL)
Title:

My commission/term of office expires on: 4-24-06

LAURA S. NITSCH
Notary Public, State of New York
No. 01NI6040581
Qualified in Monroe County
Commission Expires Apr. 24, 2006

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EXHIBIT A

LEGAL DESCRIPTION

LOT 12 (EXCEPT THE NORTH 16 FEET THEREOF) AND LOT 13 IN BLOCK 26 IN S. J. WALKER'S SUBDIVISION OF THOSE PARTS SOUTH OF THE ILLINOIS AND MICHIGAN CANAL OF THE NORTHWEST QUARTER OF SECTION 31, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN AND OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 36, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID# 17-31-118-026

This property is or will be improved by a one or two family dwelling.

Property of Cook County Clerk's Office