

303

UNOFFICIAL COPY

8346495 / 26046575

Drawn By: Marco Covarrubias
Processor
201 N. Central Ave 31st Flr AZ1-1035
Phoenix, AZ 85004



Doc#: 0616443023 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/13/2006 07:31 AM Pg: 1 of 5

And, After Recording, Return To:

JPMorgan Chase Bank, N.A.
Retail Lending Servicing KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606

P.I.N. _____

_____[Space Above This Line For Recording Data]_____

Loan Number: 414511536825

**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 Donald S. Solomon & Hele na Solomon. 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 July 09, 2004, which is secured by a Mortgage of the same date recorded in Document No. 0420508200, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 7021 N. TRIPP AVE., LINCOLNWOOD, IL., 60712, (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 June 01, 2006, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$30,000.00.

5K9

BOX 333-CTI

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 \$137,000.00 to \$30,000.00. 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.

BORROWER:

x *Donald S. Solomon* (Seal)
Print Name: Donald S. Solomon

Date: 6-2-06

x *Helena Solomon* (Seal)
Print Name: Helena Solomon

Date: 6-2-06

Print Name: (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: *Juan Martinez* (Seal)
Name: Juan Martinez, Bank Officer

Date: June 01, 2006

Property of Cook County Clerk's Office

UNOFFICIAL COPY

LENDER ACKNOWLEDGEMENTS

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

On the 01st day of June in the year 2006, before me, the undersigned, a Notary Public in and for said state, personally appeared Juan Martinez, 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



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008346495 SK
STREET ADDRESS: 7021 N. TRIPP
CITY: LINCOLNWOOD **COUNTY:** COOK
TAX NUMBER: 10-34-210-063-0000

LEGAL DESCRIPTION:

PARCEL 1: THAT PART OF LOTS 30 TO 37, BOTH INCLUSIVE, TAKEN AS A TRACT IN ALLEN AND WEBERS KENILWORTH AVENUE SUBDIVISION OF THE EAST 10 ACRES OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: THAT PART OF THE EAST 25.67 FEET OF THE WEST 101.0 FEET OF SAID TRACT, AS MEASURED AT RIGHT ANGLES TO THE WEST LINE OF SAID TRACT, LYING BETWEEN TWO LINES DRAWN AT RIGHT ANGLES TO SAID WEST LINES, THROUGH POINTS IN SAID WEST LINE, 91.0 FEET AND 151.50 FEET SOUTH OF THE NORTHWEST CORNER OF SAID TRACT.

PARCEL 2: EASEMENT FOR INGRESS AND EGRESS AND PARKING FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS RECORDED NOVEMBER 29, 1960 AS DOCUMENT 18027638 ALSO AS INCORPORATED IN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED DECEMBER 11, 1985 AS DOCUMENT 85318933 AND CREATED BY DEED FROM COSMOPOLITAN NATIONAL BANK OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 18, 1960 AND KNOWN AS TRUST NUMBER 9837 TO GUNTHER NORMAN BAUM AND CAROLE Y. BAUM, HIS WIFE RECORDED AS DOCUMENT 86370575.