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Prepared by: Nicole Jones
When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: FT1120

Doc#: 0623712006 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/25/2006 10:00 AM Pg: 1 of 4

AMENDMENT TO HOME EQUITY LINE AGREEMENT AND DEED OF TRUST

9838952

2060031684

THIS AMENDMENT, is made by and between, Charles Schwab Bank, N. A. whose street address is 4001 Leadenhall Road, Mount Laurel, NJ 08054 ("Lender"), and John P. Ginley, a married person & Mary M. Ginley, a married person, ("Borrower"), who resides at 69 Salem Lane, Evanston, IL 89502.

WHEREAS, Lender established a home equity line of credit account (the "Account") and executed a Deed to Secure Debt and Assignment of Rents ("Deed of Trust") dated March 13th, 2004 in the name of Borrower with a maximum line of credit available under the Account in the amount of \$18,000.00; and

WHEREAS, the Deed of Trust was recorded on March 26th, 2004 as Instrument No. 0408617158 in the official records of Cook County, State of Illinois, which encumbers the property described therein; and in the official records of said county; and whereas the maximum line of credit was increased to an amount not to exceed \$28,000.00 by Amendment recorded October 5th, 2005 as Instrument No. 0527847213 in the official records of said county; and

WHEREAS, Borrower has now requested that Lender to increase the maximum line of credit available under the Account to \$40,000.00; and

WHEREAS, in order for Lender to increase the maximum line of credit available under the Account to such amount Lender requires that the Annual Percentage Rate under the terms of the "Agreement" be amended; and

WHEREAS, in order to obtain the increased line of credit, Borrower has agreed to accept the amended Annual Percentage Rate;

NOW THEREFORE, for and consideration of the above and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. The Agreement and the Deed of Trust are hereby amended to reflect that the maximum line of credit available under the Account and the maximum principal amount secured by the Deed of Trust is now \$40,000.00.
2. The Section of the Agreement entitled "PERIODIC RATES" is hereby amended to read as follows:

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Loan No: 0027169614

Periodic Rates on the Revolving Balance. The current daily periodic rate used to figure the interest FINANCE CHARGE on the Revolving Balance is .02122%. The corresponding ANNUAL PERCENTAGE RATE is 7.75%. The ANNUAL PERCENTAGE RATE and the daily periodic rate may change daily as indicated below. The ANNUAL PERCENTAGE RATE includes only interest and no other charges.

The ANNUAL PERCENTAGE RATE is variable and is equal to the highest Prime Rate (U.S.) listed in the "Money Rates" section of *The Wall Street Journal* for that day *minus* a margin of 0.50%. If *The Wall Street Journal* does not publish a Prime Rate for that day, we will use the highest Prime Rate listed in the "Money Rates" section of *The Wall Street Journal* on the last date the Prime Rate was published.

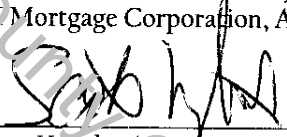
If *The Wall Street Journal* fails to publish a Prime Rate for 4 consecutive days, Lender may use a substitute index, to be determined at that time, that has a historical movement substantially similar to the prime rate published in *The Wall Street Journal* and that would result in an Annual Percentage Rate substantially similar to a rate based on the Prime Rate published in *The Wall Street Journal*.

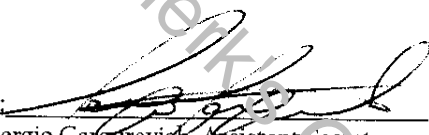
If that highest Prime Rate (U.S.) changes, your ANNUAL PERCENTAGE RATE will change. The ANNUAL PERCENTAGE RATE and the daily periodic rate that applies to your Account may change daily. If the rate increases, your Interest Finance Charge and minimum payment may increase.


Except as specifically modified herein, the Agreement is hereby ratified and confirmed in all respects and remain in full force and effect.

IN WITNESS WHEREOF, Lender and Mortgagor have executed this Amendment as of the
7-21 2006.

Charles Schwab Bank, N.A., by
PHH Mortgage Corporation, Authorized Agent

By: 
Scott Wright, Assistant Vice President

Attest: 
Sergio Gargurevich, Assistant Secretary


John P. Ginley

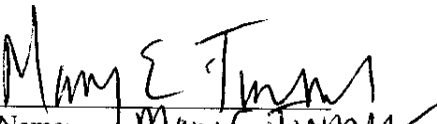

Mary M. Ginley

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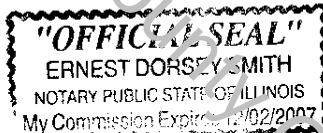
STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On July 17, 2006, before me, the undersigned, a Notary Public in and for said state, personally appeared Scott Wright and Sergio Gargurevich, Assistant Vice President and Assistant Secretary, respectively, of the Corporation that executed the within instrument, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.


Name: Mary E. Turner
Notary Public, State of New Jersey
Commission No.: _____
My Commission Expires: _____

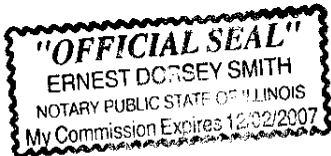
Mary E. Turner
Notary Public, State of New Jersey
My Commission Expires Feb. 27, 2009

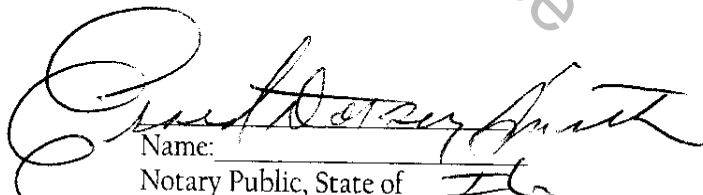


STATE OF IL
COUNTY OF Cook
7-21-2006

On _____ before me, Ernest Dorsey Smith, a Notary Public in and for said county, personally appeared JOHN P. GINLEY & MARY M. GINLEY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.




Name: _____
Notary Public, State of IL
Commission No.: _____
My Commission Expires: 12-2-2007

Loan No: 0027169614

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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

THE EASTERLY 6 FEET OF EVEN WIDTH OF LOT 15 MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEASTERLY CORNER OF SAID LOT 15, IN NEW ENGLAND VILLAGE, IN THE LINE OF SALEM LANE AND RUNNING THENCE SOUTHWESTERLY ALONG THE EASTERLY LINE OF SAID LOT 15 TO THE SOUTHEASTERLY CORNER OF SAID LOT 15; THENCE WEST ALONG THE SOUTH LINE OF LOT 15, TO A POINT IN A LINE PARALLEL WITH AND 6 FEET PERPENDICULARLY DISTANT WESTERLY FROM THE EASTERLY LINE OF SAID LOT 16; THENCE NORTHEASTERLY ALONG SAID PARALLEL LINE TO A POINT IN THE NORTHERLY LINE OF SAID LOT 15, AND THE LINE OF SALEM LANE; THENCE EASTERLY ALONG THE LINE OF SALEM LANE TO THE POINT OF BEGINNING, AND ALL OF LOT 16, IN NEW ENGLAND VILLAGE BEING A SUBDIVISION OF LOT 8 AND PARTS OF LOTS 6 AND 7 IN OWNERS DIVISION OF PARTS OF THE NORTHWEST AND NORTHEAST QUARTERS OF SECTION 14 TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 10-14-206-064-0000 (Parcel #1)
10-14-206-058-0000 (Parcel #2)

JOHN P. GINLEY AND MARY M. GINLEY, AS HUSBAND AND WIFE,
NOT AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, NOR AS TENANTS
IN COMMON, BUT AS TENANTS BY THE ENTIRETY

69 SALEM LANE, EVANSTON IL 60203

Loan Reference Number : 0027169614/2060031684

First American Order No: 9858952

Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 GINLEY
9858952

FIRST AMERICAN LENDERS ADVANTAGE
AMENDMENT TO A MORTGAGE

