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Doc#: 0626806040 Fee: \$48.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/25/2006 09:54 AM Pg: 1 of 13

WHEN RECORDED MAIL TO:

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



3722650+3 00414511535211
GOLDRING, DANIEL
MODIFICATION AGREEMENT

FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:

RENEE C JOHNSON, PROCESSOR
111 E WISCONSIN AVENUE
MILWAUKEE, WI 53202

414511535211

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated August 2, 2006, is made and executed between DANIEL W GOLDRING; DIANE M DORSEY; THE DANIEL W GOLDRING REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001; and THE DIANE M DORSEY REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001, whose addresses are 4315 N GREENVIEW AVE, CHICAGO, IL 60613-1209, 4315 N GREENVIEW AVE, CHICAGO, IL 60613-1209, 4315 N GREENFIELD AVE, CHICAGO, IL 60613-1209, 4315 N GREENFIELD AVE, CHICAGO, IL 60613-1209 and , , (referred to below as "Borrower"), DANIEL W GOLDRING, Trustee on behalf of THE DANIEL W GOLDRING REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001, whose address is 4315 N GREENFIELD AVE, CHICAGO, IL 60613-1209; and DIANE M DORSEY, as Trustee on behalf of THE DIANE M DORSEY REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001, whose address is 4315 N GREENFIELD AVE, CHICAGO, IL 60613-1209; and DANIEL W GOLDRING, whose address is 4315 N GREENVIEW AVE, CHICAGO, IL 60613-1209; DIANE M DORSEY, whose address is 4315 N GREENVIEW AVE, CHICAGO, IL 60613-1209 (referred to below as "Grantor"), and JPMORGAN CHASE BANK, N.A. (referred to below as "Lender").

RECITALS

Lender has extended credit to Borrower pursuant to a Home Equity Line of Credit Agreement and Disclosure Statement dated **June 29, 2004**, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated **June 29, 2004** and recorded on **July 13, 2004** in Recording/Instrument Number **DOC # 0419519005**, in the office of the County Clerk of **COOK, Illinois** (the "Mortgage").

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in COOK County, State of Illinois:

My
3-0
3-4
P-13
D.W.

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

(Continued)

Loan No: 414511535211

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TAX ID: 14-17-302-005

LOT 20 IN BLOCK 2 IN SULZER'S ADDITION TO RAVENSWOOD, A SUBDIVISION OF THAT PART LYING WEST OF CLARK STREET OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4315 N GREENVIEW AVE, CHICAGO, IL 60613-1209. The Real Property tax identification number is 14-17-302-005.

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower, Grantor/Trustor and Lender hereby agree as follows:

The Equity Line Agreement is hereby amended to change the amount of credit available to Borrower ("Credit Limit") to **\$164,000.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$164,000.00** at any one time.

As of **August 2, 2006** the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be **-0.760%**.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction, novation or partial release of the Equity Line Agreement secured by the Mortgage. It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Credit Line Agreement, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MODIFICATION FEE. Borrower agrees to pay Lender a Modification Fee of \$75. This fee will be billed to the Borrower's account, will be reflected on Borrower's next periodic statement after the date of this Modification Agreement and will be due as part of the next monthly payment. If Borrower has signed up for ACH automatic payment deduction, this fee will be included in the next scheduled ACH transaction after the date of this Modification Agreement.

IDENTITY OF ORIGINAL LENDER. Unless Lender or a predecessor in interest purchased the Borrower's Equity Line Agreement from an unaffiliated third party, the original Equity Line Agreement was entered into by and between Borrower and one of the following named lenders: JPMorgan Chase Bank, N.A.; JPMorgan Chase Bank; Chase Manhattan Bank USA, N.A. (now known as Chase Bank USA, N.A.); The Chase Manhattan Bank; The Chase Manhattan Bank, N.A.; Chemical Bank; Chemical Bank, N.A.; Bank One, N.A.; Bank One, Arizona, N.A.; Bank One, Colorado, N.A.; Bank One, Illinois, N.A.; Bank One, Indiana, N.A.; Bank One, Kentucky, N.A.; Bank One, Louisiana, N.A.; Bank One, Oklahoma, N.A.; Bank One, Utah, N.A.; Bank One, West Virginia, N.A.; Bank One, Wisconsin, N.A.; or Bank One, Wheeling-Steubenville, N.A. JPMorgan Chase Bank, N.A. was formerly known as JPMorgan Chase Bank, The Chase Manhattan Bank and Chemical Bank. JPMorgan Chase Bank, N.A. is successor by merger to all the "Bank One" entities as well as The Chase Manhattan Bank, N.A. Chase Bank USA, N.A. is successor by merger to Chemical Bank, N.A. JPMorgan Chase Bank, N.A. also acquired certain Equity Line assets from Chase Bank USA, N.A. In any event, JPMorgan Chase Bank, N.A. is the owner of the Borrower's Equity Line Agreement and is authorized to enter into this Modification Agreement.

APPLICABLE LAW. Except to the extent that federal law shall be controlling, Borrower's rights,

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MODIFICATION AGREEMENT

(Continued)

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Lender's rights, and the terms of Borrower's Credit Line Agreement, as changed by this Modification Agreement, shall be governed by Ohio law. For purposes of allowable interest charges, 12 U.S.C. Section 85 incorporates Ohio law.

BORROWER AND GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND BORROWER AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION AGREEMENT IS DATED AUGUST 2, 2006.

BORROWER:

X *Daniel W. Goldring*
DANIEL W GOLDRING, Individually

X *Diane M Dorsey*
DIANE M DORSEY, Individually

THE DANIEL W GOLDRING REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001

By: *Daniel W. Goldring*
DANIEL W GOLDRING, Trustee of
THE DANIEL W GOLDRING
REVOCABLE LIVING TRUST, DATED
JANUARY 4, 2001

THE DIANE M DORSEY REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001

By: *Diane M Dorsey*
DIANE M DORSEY, Trustee of THE
DIANE M DORSEY REVOCABLE
LIVING TRUST, DATED JANUARY
4, 2001

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MODIFICATION AGREEMENT

(Continued)

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GRANTOR:

THE DANIEL W GOLDRING REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001

By: *Daniel W. Goldring*
DANIEL W GOLDRING,, Trustee of
THE DANIEL W GOLDRING
REVOCABLE LIVING TRUST, DATED
JANUARY 4, 2001

THE DIANE M DORSEY REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001

By: *Diane M Dorsey*
DIANE M DORSEY,, Trustee of THE
DIANE M DORSEY REVOCABLE
LIVING TRUST, DATED JANUARY
4, 2001

X *Daniel W Goldring*
DANIEL W GOLDRING, Individually

X *Diane M Dorsey*
DIANE M DORSEY, Individually

LENDER:

X *Rae Shawna M. Campbell*
Authorized Signer

RAE SHAWNA M CAMPBELL

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

Loan No: 414511535211

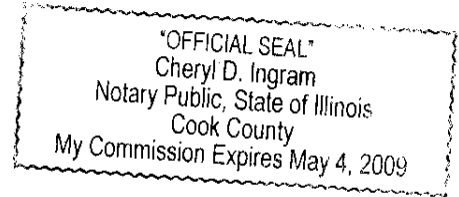
Page 5

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Cook

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On this day before me, the undersigned Notary Public, personally appeared **DANIEL W GOLDRING**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 02 day of August, 2006.

By Cheryl D Ingram Residing at Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

Loan No: 414511535211

Page 6

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



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On this day before me, the undersigned Notary Public, personally appeared **DIANE M DORSEY**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 02 day of August, 2006.

By Cheryl D. Ingram Residing at Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

Property of Cook County Clerk's Office

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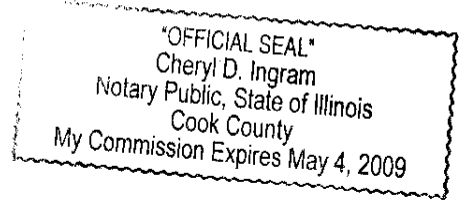
MODIFICATION AGREEMENT (Continued)

Loan No: 414511535211

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this 02 day of August, 2006 before me, the undersigned Notary Public, personally appeared **DANIEL W GOLDRING**, Trustee of **THE DANIEL W GOLDRING REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 02 day of August, 2006.

By Cheryl D Ingram Residing at Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

Notary Public, State of Illinois
Cook County Clerk's Office

UNOFFICIAL COPY

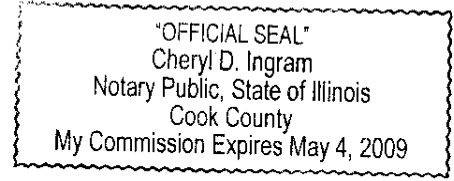
MODIFICATION AGREEMENT

(Continued)

Loan No: 414511535211

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS
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On this 02 day of August, 2006 before me, the undersigned Notary Public, personally appeared **DIANE M DORSEY**, Trustee of **THE DIANE M DORSEY REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 02 day of August, 2006.

By Cheryl D Ingram Residing at Chase

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

NOTARY PUBLIC OF COOK COUNTY Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

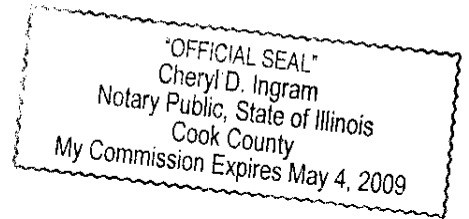
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TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this 02 day of August, 2006 before me, the undersigned Notary Public, personally appeared **DANIEL W GOLDRING**, Trustee of **THE DANIEL W GOLDRING REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 02 day of August, 2006.

By Cheryl D Ingram Residing at Chad Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

Loan No: 414511535211

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS
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On this 02 day of August, 2006 before me, the undersigned Notary Public, personally appeared **DIANE M DORSEY**, Trustee of **THE DIANE M DORSEY REVOCABLE LIVING TRUST, DATED JANUARY 4, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 02 day of August, 2006.

By Cheryl D Ingram Residing at Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

Cook County Clerk's Office

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MODIFICATION AGREEMENT

Loan No: 414511535211

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
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 COUNTY OF COOK)



On this day before me, the undersigned Notary Public, personally appeared **DANIEL W GOLDRING**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 02 day of August, 2006.

By Cheryl D Ingram Residing at Chex Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

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MODIFICATION AGREEMENT

Loan No: 414511535211

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF Cook) SS
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On this day before me, the undersigned Notary Public, personally appeared **DIANE M DORSEY**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 02 day of August, 2006.

By Cheryl D. Ingram Residing at Chad Bork

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

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MODIFICATION AGREEMENT

Loan No: 414511535211

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
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 COUNTY OF COOK) SS
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On this 02 day of August, 2008 before me, the undersigned Notary Public, personally appeared RAE SHAWN M. CAMPBELL and known to me to be the _____ authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument.

By Cheryl D. Ingram Residing at Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires May 4, 2009

PROPERTY OF COOK COUNTY CLERK'S OFFICE