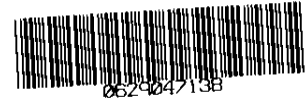


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RECORDATION REQUESTED BY:

JPMorgan Chase Bank, NA
Highland Park Private Client
Services LPO
503 Central Street
2nd Floor
Highland Park, IL 60035



Doc#: 0629047138 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/17/2006 01:44 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Private Client Services Loan
Servicing
P.O. Box 32096
Louisville, KY 40232-2096



00603005914995 (5004)

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

JOYCE T. HOHFELER
JPMorgan Chase Bank, NA
503 Central Street
Highland Park, IL 60035

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 15, 2006, is made and executed between GERALDINE N. GAYLE, as Trustee of THE GERALDINE N. GAYLE SELF DECLARATION OF TRUST DATED April 9, 2004, whose address is 1747 DEWES STREET, GLENVIEW, IL 60025 (referred to below as "Grantor") and JPMorgan Chase Bank, NA, whose address is Highland Park Private Client Services LPO, 503 Central Street, 2nd Floor, Highland Park, IL 60035 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 9, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Filed on May 10, 2006 at Instrument No. 0613010051 in the Office of Cook County Recorder of Deeds, State of Illinois.

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

PARCEL 1: (UNIT 1) THAT PART OF LOTS 29 THROUGH 31 AND THE WEST 10.00 FEET OF LOT 32 IN BLOCK 2 OF DEWES' ADDITION TO OAKGLEN (EXCEPT THE 4.5 ACRES IN THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER OF SECTION 35, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN) BEING A SUBDIVISION OF THAT PART OF THE NORTH HALF OF THE SOUTHWEST QUARTER AND THE SOUTHEAST QUARTER OF SAID SECTION 35 LYING BETWEEN THE CHICAGO, MILWAUKEE AND ST PAUL RAILROAD AND PUBLIC HIGHWAY RUNNING FROM OAK GLEN TO NILES KNOWN AS THE WAUKEGAN ROAD, IN COOK COUNTY, ILLINOIS, BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 29, THENCE SOUTH 89 DEGREES 38 MINUTES 04 SECONDS EAST ALONG THE NORTH LINE THEREOF A DISTANCE OF 27.03 FEET; THENCE SOUTH 00 DEGREES 21 MINUTES 55 SECONDS WEST, A DISTANCE OF 125.58 FEET; THENCE SOUTH 89 DEGREES 38 MINUTES 05 SECONDS EAST, A DISTANCE OF 20.68 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 38 MINUTES 05 SECONDS EAST, A

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

DISTANCE OF 20.36 FEET; THENCE NORTH 00 DEGREES 21 MINUTES 55 SECONDS EAST, A DISTANCE OF 0.54 FEET; THENCE SOUTH 89 DEGREES 38 MINUTES 05 SECONDS EAST, A DISTANCE OF 23.98 FEET; THENCE SOUTH 00 DEGREES 21 MINUTES 55 SECONDS WEST, A DISTANCE OF 51.96 FEET TO THE SOUTH LINE OF LOTS 29 THROUGH 31, AS AFORESAID; THENCE NORTH 89 DEGREES 38 MINUTES 04 SECONDS WEST ALONG SAID SOUTH LINE, A DISTANCE OF 44.34 FEET; THENCE NORTH 00 DEGREES 21 MINUTES 55 SECONDS EAST, A DISTANCE OF 51.42 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: NON-EXCLUSIVE EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS, USE AND ENJOYMENT OVER AND UPON THE COMMON AREA AS DEFINED, DESCRIBED AND DECLARED IN DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR BROOKWOOD COURTE RECORDED APRIL 22, 1998 AS DOCUMENT NUMBER 98323186, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1747 DEWES STREET, GLENVIEW, IL 60025. The Real Property tax identification number is 04-35-307-047-0000

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Maximum Lien. At no time shall the principal amount of Indebtedness secured by the Mortgage/Deed of Trust, not including sums advanced to protect the security of the Mortgage/Deed of Trust, exceed the Credit Limit of \$309,000.00.

The original stated principal amount of the Credit Agreement, as heretofore modified, of Two hundred thirty nine thousand dollars AND 00/100 DOLLARS (\$239,000.00) is increased as of the date hereof by the amount of Seventy thousand AND 00/100 DOLLARS (\$70,000.00). Accordingly, as of the date hereof, the new stated principal amount of the Credit Agreement is Three hundred nine thousand AND 00/100 DOLLARS (\$309,00.00). If the Credit Agreement evidences a term loan or a non-revolving line of credit, Borrower hereby promises to pay to the order of Lender, the stated principal amount of the Credit Agreement, as hereby increased, or so much thereof as may be advanced, less any repayments of the principal thereof previously made, together with interest thereon at the rate, on the dates and in the manner specified in the Credit Agreement, as modified hereby. If the Credit Agreement evidences a revolving line of credit, Borrower hereby promises to pay to the order of Lender the stated principal amount of the Credit Agreement, as hereby increased, or such amount less than the stated principal amount which is outstanding from time to time, together with interest thereon at the rate, on the dates and in the manner specified in the Credit Agreement, as modified hereby.

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 of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 15, 2006.

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MODIFICATION OF MORTGAGE (Continued)

GRANTOR:

THE GERALDINE N. GAYLE SELF DECLARATION OF TRUST U/A/D
04-09-04

By: *Geraldine N. Gayle, trustee*
GERALDINE N. GAYLE, Trustee of THE GERALDINE N. GAYLE
SELF DECLARATION OF TRUST U/A/D 04-09-04

LENDER:

X *[Signature]*
Authorized Signer

TRUST ACKNOWLEDGMENT

STATE OF Illinois

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) SS
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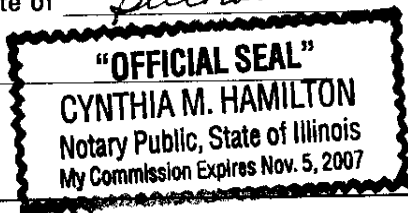
COUNTY OF Cook

On this 21st day of August, 2006 before me, the undersigned Notary Public, personally appeared **GERALDINE N. GAYLE, Trustee of THE GERALDINE N. GAYLE SELF DECLARATION OF TRUST U/A/D 04-09-04**, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage 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.

By *Cynthia M. Hamilton*
Cynthia M. Hamilton
Notary Public in and for the State of Illinois

Residing at 1318 Bernes Rd
Chgo IL 60417

My commission expires _____



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MODIFICATION OF MORTGAGE (Continued)

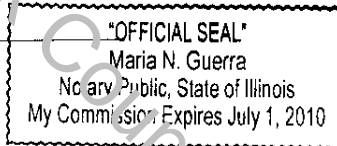
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this 23 day of August, 2006 before me, the undersigned Notary Public, personally appeared Joyce J. Hohfeler and known to me to be the Lender, 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 and that the seal affixed is the corporate seal of said Lender.

By Maria N. Guerra Residing at 513 Central Ave
Maria N. Guerra Highland Park, IL
 Notary Public in and for the State of Illinois

My commission expires 07/01/2010



Clerk's Office