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Cook County Recorder of Deeds
Date: 11/22/2006 07:33 AM Pg: 1 of 8

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



3875037+4
BARSKY, GREGORY
MODIFICATION AGREEMENT

00414511569166

FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:

BEATRICE SELLA, PROCESSOR
111 E WISCONSIN AVENUE
MILWAUKEE, WI 53202

414511569166

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated September 28, 2006, is made and executed between VALENTINA BARSKY and GREGORY BARSKY, whose addresses are 8918 OAK PARK AVE, MORTON GROVE, IL 60053-2378 and 8918 OAK PARK AVE, MORTON GROVE, IL 60053-2378 (referred to below as "Borrower"), VALENTINA BARSKY A/K/A VALENTINA BARSKAY, whose address is 8918 OAK PARK AVE, MORTON GROVE, IL 60053-2378 and GREGORY BARSKY, whose address is 8918 OAK PARK AVE, MORTON GROVE, IL 60053-2378; WIFE AND HUSBAND, TENANTS BY THE ENTIRETY (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 **October 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 **October 29, 2004** and recorded on **November 22, 2004** in Recording/Instrument Number **0432716127**, 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:

TAX ID 10-18-314-026-0000

LOT 117 IN UNIT NO. 2 OF ROBERT W. KENDLLER'S ADDITION TO MORTON GROVE OF PART OF LOTS 8, 9, 10 AND 11, IN GEORGE HEIRS SUBDIVISION OF THAT PART OF THE NORTH 1/2 OF THE SOUTH 2/3 OF THE SOUTH 1/2 OF SECTION 18, TOWNSHIP 41 NORTH, RAGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

Loan No: 414511569166

(Continued)

Page 2

OFFICE OF THE REGISTRAR OF TITLES ON DECEMBER 2, 1958 AS DOCUMENT NO. LR1832264, IN COOK COUNTY, IL. 10-18-314-026-0000.

The Real Property or its address is commonly known as 8918 OAK PARK AVE, MORTON GROVE, IL 60053-2378. The Real Property tax identification number is 10-18-314-026-0000.

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 **\$184,500.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$184,500.00** at any one time.

As of **September 28, 2006** the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be **2.250%**.

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.

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, 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 SEPTEMBER 28, 2006.

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MODIFICATION AGREEMENT

(Continued)

Loan No: 414511569166

Page 3

BORROWER:

X Valentina Barsky
VALENTINA BARSKY, Individually

X Gregory Barsky
GREGORY BARSKY, Individually

GRANTOR:

X Valentina Barsky
VALENTINA BARSKY (N/A)
VALENTINA BARSKEY, Individually

X Gregory Barsky
GREGORY BARSKY, Individually

LENDER: JPMorgan Chase Bank, NA

X Lisa Kudon
Authorized Signer Lisa Kudon

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

Loan No: 414511569166

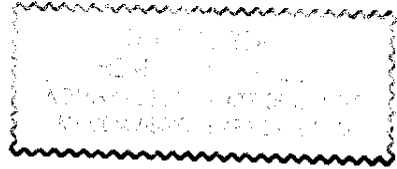
Page 4

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **VALENTINA BARSKY**, 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 28 day of September, 2006.

By _____ Residing at 8001 N. LINCOLN

Notary Public in and for the State of ILLINOIS

My commission expires 6/7/08

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

Loan No: 414511569166

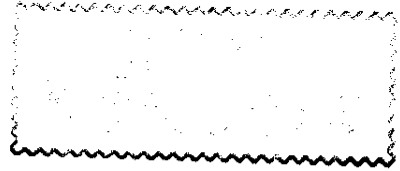
Page 5

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **GREGORY BARSKY**, 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 28 day of September, 2006.

By *[Signature]* Residing at 8001 N. LINCOLN

Notary Public in and for the State of ILLINOIS

My commission expires 6/7/08

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

(Continued)

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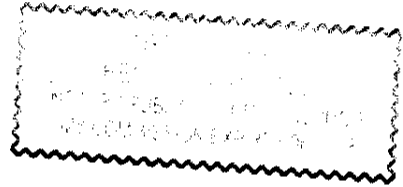
Page 6

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **VALENTINA BARSKY A/K/A VALENTINA BARSKY** 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 28 day of September, 2006.

By [Signature] Residing at 8001 N. LINCOLN

Notary Public in and for the State of ILLINOIS

My commission expires 6/7/08

Notary of Cook County Clerk's Office

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MODIFICATION AGREEMENT

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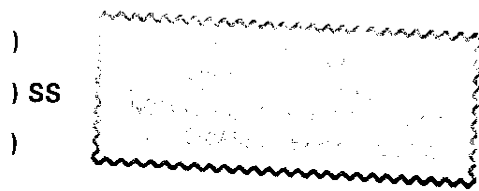
Loan No: 414511569166

Page 7

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared **GREGORY BARSKY**, 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 28 day of September, 2006.

By [Signature] Residing at 8001 N LINCOLN

Notary Public in and for the State of ILLINOIS

My commission expires 9/7/08

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT (Continued)

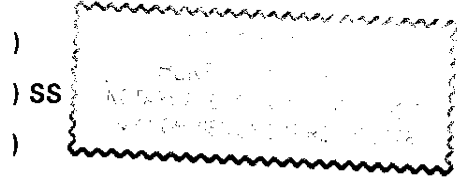
Loan No: 414511569166

Page 8

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this 20 day of September, 2006 before me, the undersigned Notary Public, personally appeared _____ 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 [Signature] Residing at 8001 N. Lincoln

Notary Public in and for the State of ILLINOIS

My commission expires 6/7/08

PROPERTY OF COOK COUNTY CLERK'S OFFICE