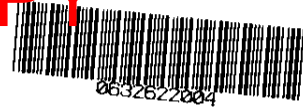


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Doc#: 0632622004 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/22/2006 09:13 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:

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



4225728+3 00414511663181
CUNNIFF, ANN
MODIFICATION AGREEMENT

FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:

INEZ ADAMS, PROCESSOR
111 E WISCONSIN AVENUE
MILWAUKEE, WI 53202

414511663181

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated September 15, 2003, is made and executed between ANN M CUNNIFF, whose address is 9550 LINCOLNWOOD DR, EVANSTON, IL 60203-1116 (referred to below as "Borrower"), ANN M CUNNIFF, whose address is 9550 LINCOLNWOOD DR, EVANSTON, IL 60203-1116; A SINGLE PERSON (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 November 10, 2005, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated November 10, 2005 and recorded on December 6, 2005 in Recording/Instrument Number DOC#0534012023, 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 : 10-14-200-008-0000

THE EAST 60 FEET OF LOT 1 IN BLOCK 2 IN DAVID F. CURTIN'S FOURTH ADDITION TO LINCOLNWOOD, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF THE EAST 60 FEET LYING NORTH OF A CURVED LINE, THE POINT OF TANGENCY OF SAID CURVED LINE BEING LOCATED ON A LINE DRAWN PARALLEL TO, AND 40 FEET SOUTHEASTERLY OF THE CENTER LINE OF EMERSON STREET, AND THE POINT OF CURVE OF SAID CURVED LINE

Handwritten signatures and initials:
SMT
PS
SND
MY
10/22/06

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

Loan No: 414511663181

(Continued)

BEING LOCATED ON A LINE DRAWN PARALLEL TO AND 40 FEET SOUTH OF THE NORTH LINE OF 1/4 OF SECTION 14, SAID CURVED LINE BEING CONVEX NORTHEASTERLY AND HAVING A RADIUS OF 965.20 FEET), IN COOK COUNTY, ILLINOIS. 10-14-200-008-0000.

The Real Property or its address is commonly known as 9550 LINCOLNWOOD DR, SKOKIE, IL 60203-1116. The Real Property tax identification number is 10-14-200-008-0000.

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 **\$100,000.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$100,000.00** at any one time.

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 15, 2006.

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MODIFICATION AGREEMENT

Loan No: 414511663181

(Continued)

BORROWER:

X Ann M. Cuniff
ANN M CUNIFF, Individually

GRANTOR:

X Ann M. Cuniff
ANN M CUNIFF, Individually

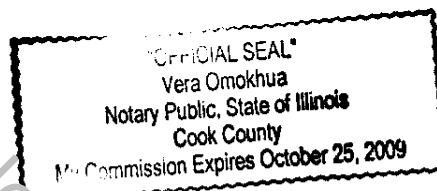
LENDER:

X Nicholas M Fleming
Authorized Signer
Nicholas M Fleming

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared **ANN M CUNIFF**, 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 15TH day of SEPT, 2006.

By VERA OMOKHUA Residing at CHICAGO

Notary Public in and for the State of IL
My commission expires OCT 25TH 2009

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MODIFICATION AGREEMENT

Loan No: 414511663181

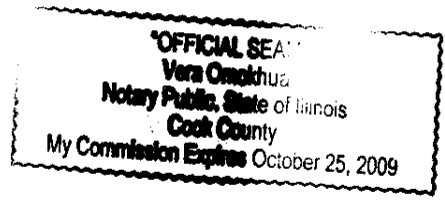
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK

)
) SS
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On this day before me, the undersigned Notary Public, personally appeared ANN M CUNIFF, 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.

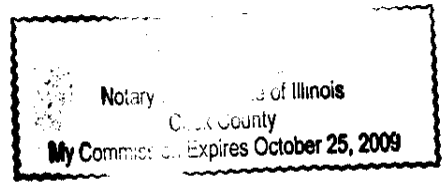
Given under my hand and official seal this 15TH day of SEPT, 2006.

By VERA OMOICHUA

Residing at CHICAGO

Notary Public in and for the State of IL

My commission expires 007 25TH 2009



Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

Loan No: 414511663181

(Continued)

LENDER ACKNOWLEDGMENT

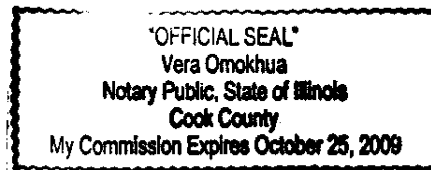
STATE OF IL)
)
) SS
 COUNTY OF COOK)

On this 15TH day of SEPT, 2006 before me, the undersigned Notary Public, personally appeared Nicole Fleming and known to me to be the Banker, 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 VERA OMOKHUA Residing at CHICAGO

Notary Public in and for the State of IL

My commission expires OCT 25TH 2009



Notary Public
 of Cook County
 Clerk's Office