



Doc#: 0633242030 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/28/2006 10:17 AM Pg: 1 of 4

3

Drawn By: Elvia Wright
Processor
201 N. Central Ave 31st Flr AZ1-1035
Phoenix, AZ 85004

And, After Recording, Return To:

10

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

10

P.I.N. 16173020010000

Property of Cook County Clerk's Office

[Space Above This Line For Recording Data]

Loan Number: 41451163860

8352547

**MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE**

THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. and Angel M Salazar. In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean JPMorgan Chase Bank, N.A.

WHEREAS, you have entered into a Home Equity Line of Credit Agreement and Disclosure Statement (the "Line of Credit Agreement") with us dated July 21, 2005, which is secured by a Mortgage of the same date recorded in Document 0522817018, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 11001 S AVENUE M, CHICAGO, IL, 60617, (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us that the Line of Credit Agreement and the Security Instrument will be modified as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of October 18, 2006, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$22,300.00.

4LC

Box 334

UNOFFICIAL COPY

B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to decrease the principal sum that may be secured from \$48,000.00 to \$22,300.00. Except as to the decrease in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property.

C. OTHER TERMS

1. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:

Angel M Salazar (Seal)
Print Name: Angel M Salazar

Date: 10/25/06

Print Name: _____ (Seal)

Date: _____

Print Name: _____ (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: *John Van Winkle* (Seal)
Name: John Van Winkle, Bank Officer

Date: October 18, 2006

Properly Of Cook County Clerk's Office

UNOFFICIAL COPY

ACKNOWLEDGEMENTS

STATE OF ILLINOIS)

COUNTY OF COOK)

ss.:

I, Clara B. Miller a Notary Public in and for said county and state, do hereby certify that Angela H. Saldon, personally known to me to be the same person(s) whose name is Angela H. Saldon subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free voluntary act, for the use and purposes therein set forth.

Given under my hand and official seal this 25th day of October, 2006.

Clara B. Miller (Seal)
Notary Public, COOK County, Illinois.

My Commission expires



Property of Cook County Clerk's Office

UNOFFICIAL COPY

STREET ADDRESS: 11001 S. AVENUE M
CITY: CHICAGO **COUNTY:** COOK
TAX NUMBER: 26-17-302-001-0000

LEGAL DESCRIPTION:

THE NORTH 40 FEET OF LOT 26 IN BLOCK 6 IN EAST SIDE MANOR, A SUBDIVISION OF LOTS 1, 2, 3 IN COUNTY CLERK'S DIVISION OF UNSUBDIVIDED LANDS, IN THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office