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Doc#: 0703649176 Fee: \$34.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 02/05/2007 09:32 AM Pg: 1 of 6

WHEN RECORDED MAIL TO:

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



4693130+4 00449219496511
BYKOWSKI, STEPHEN
MODIFICATION AGREEMENT

FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:

TAMIKA MONROE, PROCESSOR
1820 E SKY HARBOR CIRCLE SOUTH
PHOENIX, AZ 85034

00449219496511

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated December 8, 2006, is made and executed between STEPHEN BYKOWSKI and TRICIA BYKOWSKI, whose addresses are 822 N HARVARD AVE, ARLINGTON HEIGHTS, IL 60004 and 822 N HARVARD AVE, ARLINGTON HEIGHTS, IL 60004 (referred to below as "Borrower"), STEPHEN BYKOWSKI and TRICIA BYKOWSKI, HUSBAND AND WIFE TENANTS BY THE ENTIRETY, whose address is 822 N HARVARD AVE, ARLINGTON HEIGHTS, IL 60004 (referred to below as "Grantor"), and JPMORGAN CHASE BANK, N.A. (referred to below as "Lender"), whose address is 1111 Polaris Parkway, Columbus, OH 43240.

RECITALS

Lender has extended credit to Borrower pursuant to a Home Equity Line of Credit Agreement and Disclosure Statement dated **November 3, 2004**, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated **November 3, 2004** and recorded on **December 28, 2004** in Recording/Instrument Number **0436333023**, 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:

LOT 11 IN BLOCK 11 IN ARLINGTON PARK, A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 (EXCEPT THE NORTH 25 FEET THEREOF) IN SECTION 30, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTHEASTERLY OF THE NORTHERLY LINE OF THE RIGHT OF WAY OF THE CHICAGO AND NORTHWESTERN RAILWAY COMPANY, IN COOK COUNTY, ILLINOIS. 03-30-113-034-0000.

Handwritten marks: a circled '4' and '67'.

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MODIFICATION AGREEMENT

Loan No: 00449219496511

(Continued)

The Real Property or its address is commonly known as 822 N HARVARD AVE, ARLINGTON HEIGHTS, IL 60004. The Real Property tax identification number is 03-30-113-034-0000.

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 **\$91,500.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$91,500.00** at any one time.

As of **December 8, 2006** the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be **0.250%**.

CONTINUING VALIDITY. Except as expressly modified above and by previous modification(s), if any, specified 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 or any prior modification thereto 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 DECEMBER 8, 2006.

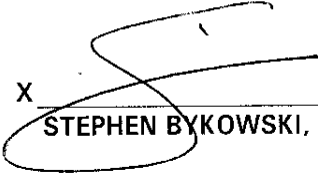
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MODIFICATION AGREEMENT

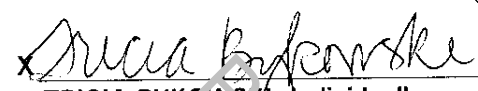
Loan No: 00449219496511

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BORROWER:

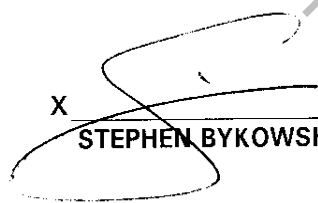
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 STEPHEN BYKOWSKI, Individually

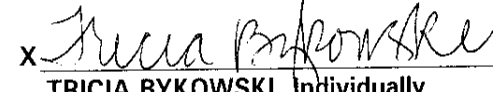
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 TRICIA BYKOWSKI, Individually

GRANTOR:

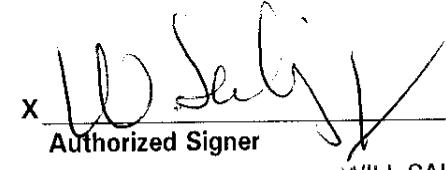
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 STEPHEN BYKOWSKI, Individually

X 

 TRICIA BYKOWSKI, Individually

LENDER:

X 

 Authorized Signer
 WILL SALISBURY

Property of Cook County Clerk's Office

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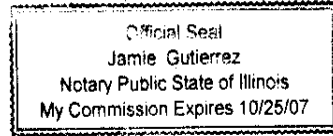
Loan No: 00449219496511

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

)
) SS
)



COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared **STEPHEN BYKOWSKI and TRICIA BYKOWSKI**, to me known to be the individuals described in and who executed the Modification Agreement, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 8th day of December, 2006.

By [Signature] Residing at Chicago, IL

Notary Public in and for the State of IL

My commission expires 10/25/07

Notary of Cook County Clerk's Office

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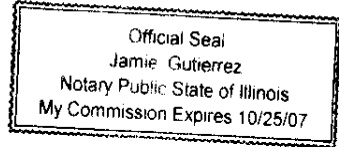
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(Continued)

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STATE OF IL)
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 COUNTY OF Cook) SS
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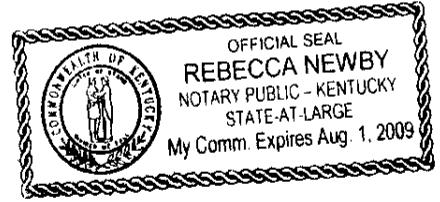
MODIFICATION AGREEMENT

Loan No: 00449219496511

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Ky)
)
 COUNTY OF Fayette) SS
)



On this 16 day of Dec, 06 before me, the undersigned Notary Public, personally appeared WILL SALISBURY 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 Fayette
 Notary Public in and for the State of _____
 My commission expires _____