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

Doc#: 0709602159 Fee: \$58.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/06/2007 10:27 AM Pg: 1 of 5

And, After Recording, Return To:

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

P.I.N. _____

_____[Space Above This Line For Recording Data]_____

Loan Number: 414511564309

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 Dolores A Gourneau. 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 September 24, 2004, which is secured by a Mortgage of the same date recorded in Document 0428722122, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 620 S ALBERT ST, MOUNT PROSPECT, IL, 60056, (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 March 23, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$10,000.00.

BOX 333-CTT

5/2

4074 CT 83726 472K

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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 \$113,000.00 to \$10,000.00. 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:

Dolores Gourneau (Seal)

Print Name: Dolores A Gourneau

Date: 3/26/07

Print Name: (Seal)

Date: _____

Print Name: (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: Carol Zuhlke (Seal)

Name: Carol Zuhlke, Bank Officer

Date: March 23, 2007

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LENDER ACKNOWLEDGEMENTS

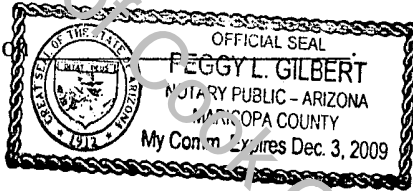
STATE OF ARIZONA)
)
 COUNTY OF MARICOPA) ss.:

On the 23rd day of March in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Carol Zuhlke, Bank Officer, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Peggy L. Gilbert (Seal)

 Notary Public

My commission expires on



County Clerk's Office

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008372647 AH
STREET ADDRESS: 620 S. ALBERT STREET
CITY: MOUNT PROSPECT COUNTY: COOK
TAX NUMBER: 08-12-426-028-0000

LEGAL DESCRIPTION:

LOT 123 IN SURETY'S BONNIE PARK, A SUBDIVISION OF LOT 2 IN OEHLERKING'S DIVISION OF PART OF SECTION 12 TOWNSHIP 41 NORTH RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN VILLAGE OF MOUNT PROSPECT, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF REGISTRAR OF TITLE OF COOK COUNTY, ILLINOIS, ON MAY 11, 1956 AS DOCUMENT NUMBER 1639522, ALL IN COOK COUNTY, ILLINOIS.

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