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



Doc#: 0715133089 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/31/2007 10:18 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: 414511680003

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 Eric C Brod & Roxanne Brod. 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 February 20, 2006, which is secured by a Mortgage of the same date recorded in Document 0607312017, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 2905 WILKE RD, ROLLING MEADOWS, IL, 60008, (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 May 07, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$42,000.00.

BOX 333-071

596
C.F.

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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 \$50,000.00 to \$42,000.00. 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.

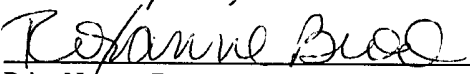
3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

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

BORROWER:

 (Seal)
Print Name: Eric C Brod

Date: 5/14/07

 (Seal)
Print Name: Roxanne Brod

Date: 5/14/07

(Seal)
Print Name:

Date: _____

JPMORGAN CHASE BANK, N.A.

By:  (Seal)
Name: Kim Richards, Bank Officer

Date: May 07, 2007

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ACKNOWLEDGEMENTS

STATE OF ILLINOIS)
) ss.:
 COUNTY OF COOK)

I, LISA O'NEILL, a Notary Public in and for said county and state, do hereby certify that ERIC C. BROS + ROYANNE BROS, personally known to me to be the same person(s) whose name(s) _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that They signed and delivered the said instrument as their free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal this 14th day of May, 2007

Lisa O'Neill (Seal)
 Notary Public, COOK County, Illinois.

My Commission expires: 10-3-10



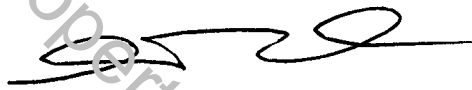
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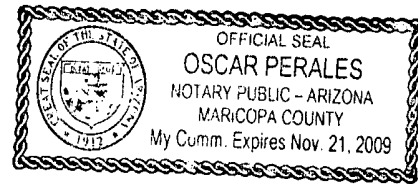
LENDER ACKNOWLEDGEMENTS

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

On the 07th day of May in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Kim Richards, 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.



 Notary Public (Seal)



My commission expires on _____

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008386028 AH
STREET ADDRESS: 2905 WILKE ROAD
CITY: ROLLING MEADOWS **COUNTY:** COOK
TAX NUMBER: 02-36-207-045-0000

LEGAL DESCRIPTION:

LOT 21 IN ROLLING MEADOWS UNIT NO. 1 BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 25 AND PART OF THE NORTH 1/2 OF SECTION 36, TOWNSHIP 42 NORTH RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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