

# UNOFFICIAL COPY

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



Doc#: 0720433089 Fee: \$32.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/23/2007 09:18 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. 07-08-200-051-0000

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Loan Number: 414511681061

## 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 Hameed U Baig. 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 March 11, 2006, which is secured by a Mortgage of the same date recorded in Document 0609006016, Book at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 1446 DELLA DR, HOFFMAN ESTATES, IL, 60195, (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 July 09, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$28,000.00.

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BOX 333-CTT

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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 \$150,000.00 to \$28,000.00. 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:

Hameed U Baig (Seal)  
Print Name: Hameed U Baig

Date: 7.13.07

\_\_\_\_\_  
Print Name: \_\_\_\_\_ (Seal)

Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name: \_\_\_\_\_ (Seal)

Date: \_\_\_\_\_

JPMORGAN CHASE BANK, N.A.

By: [Signature] (Seal)  
Name: Kim Richards, Bank Officer

Date: July 09, 2007

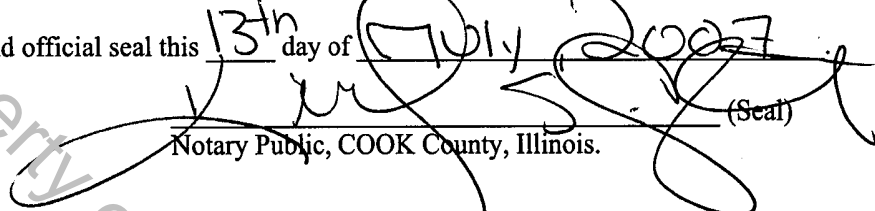
Property of Cook County Clerk's Office

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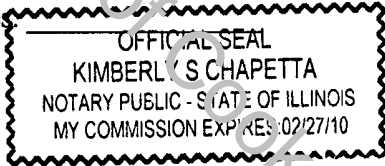
## ACKNOWLEDGEMENTS

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

Kimberly S. Chappetta, a Notary Public in and for said county and state, do hereby certify that Hameer U. BAIS, personally known to me to be the same person(s) whose name(s) her 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 used and purposes therein set forth.

Given under my hand and official seal this 13<sup>th</sup> day of July 2007  
  
 (Seal)  
 Notary Public, COOK County, Illinois.

My Commission expires



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## LENDER ACKNOWLEDGEMENTS

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

On the 09th day of July 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.

 (Seal)  
 Notary Public



My commission expires on \_\_\_\_\_.

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**UNOFFICIAL COPY****STREET ADDRESS:** 1446 DELLA DRIVE**CITY:** HOFFMAN ESTATES**COUNTY:** COOK**TAX NUMBER:** 07-08-200-051-0000**LEGAL DESCRIPTION:****PARCEL 1:**

LOT 39 IN HILLDALE GREEN, BEING A SUBDIVISION OF PART OF SECTION 8, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, APARTMENT OCTOBER 24, 1994 AS DOCUMENT 94906285 AND CORRECTED BY CERTIFICATE OF CORRECTION RECORDED DECEMBER 1, 1994 AS DOCUMENT 04009475 AND RECORDED JANUARY 30, 1995 AS DOCUMENT 95069242 AND RECORDED FEBRUARY 8, 1995 AS DOCUMENT 95095271 IN COOK COUNTY, ILLINOIS.

**PARCEL 2:**

EASEMENT FOR INGRESS AND EGRESS AS CREATED BY THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND EASEMENTS RECORDED APRIL 24, 1995 AS DOCUMENT 95269525.

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