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Doc#: 0722601128 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/14/2007 10:09 AM Pg: 1 of 4

Prepared by: Cecilia Collins
Record and return by mail to:
Home Equity Service Center
ATTN: Lori Butler - Mailstop DC
4001 Leadenhall Road
Mount Laurel, NJ 08054
Loan No: 0040454901

AMENDMENT TO HOME EQUITY LINE AGREEMENT AND DEED OF TRUST

1268453
THIS AMENDMENT, is made by and between Charles Schwab Bank, N. A., whose street address is 4001 Leadenhall Road, Mount Laurel, NJ 08054 ("Lender"), and Michael T. Millard and Cecilia D. Millard, *Individually and as Trustees of The Michael T. Millard Trust dated April 1, 2000 for the benefit of Michael T. Millard and Cecilia D. Millard*, who reside at 1225 Crestwood Drive, Northbrook, IL 60062 ("Borrower").

WHEREAS, on December 18, 2006 Lender established a home equity line of credit account (the "Account") in the name of Mortgagor with a maximum line of credit available under the Account in the amount of \$100,000.00; and

WHEREAS, in order for the Account to be established, Borrower/Mortgagor executed certain documents, including, but not limited to, an Agreement/Promissory Note (the "Agreement") and a Deed to Secure Debt and Assignment of Rents (the "Deed of Trust"), and

WHEREAS, the Deed of Trust was recorded on January 24, 2007 as Doc No.: 0702406038 in the official records of Cook County, State of Illinois and encumbers the property described therein; and

WHEREAS, Mortgagor requests that Lender increase the maximum line of credit available under the Account to \$250,000.00; and

WHEREAS, in order for Lender to increase the maximum line of credit available under the Account to such amount, the Agreement and the Deed of Trust must be amended to reflect the increased amount.

NOW THEREFORE, for and in consideration of the above and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

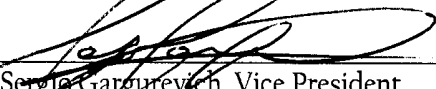
1. The Agreement and the Deed of Trust are hereby amended to reflect that the maximum line of credit available under the Account, and the maximum principal amount secured by the Deed of Trust, is now \$250,000.00.
2. Except as specifically modified hereby, the Agreement and the Deed of Trust are hereby ratified and confirmed in all respects and remain in full force and effect.

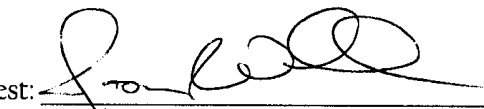
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Loan No. 0040464901


IN WITNESS WHEREOF, Lender and Mortgagor have executed this Amendment as of the 19 day of July 2007.


Charles Schwab Bank, N.A., by
PHH Mortgage Corporation, Authorized Agent

By: 
Sergio Gargurevich, Vice President

Attest: 
Jason Webb, Assistant Secretary

Property of Cook County Clerk's Office


Michael T. Millard, individually and as Trustee of the Michael T. Millard Trust, dated April 1, 2000 for the benefit of Michael T. Millard


Cecilia D. Millard, individually and as Trustee of the Michael T. Millard Trust, dated April 1, 2000 for the benefit of Cecilia D. Millard

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STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On July 17, 2007, before me, NATASHA A. MOSS, a Notary Public in and for said state, personally appeared SERGIO GARGUREVICH & JASON WEBB, Vice President & Assistant Secretary, respectively, of the Corporation that executed the within instrument, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.

Natasha A. Moss
NOTARY - NEW JERSEY
ID #2315009
My Commission Expires 5/13/09

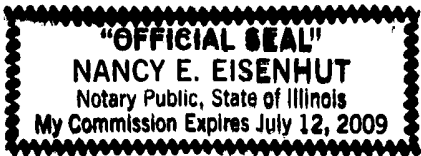
Notary's Signature: Natasha A. Moss
Name: Natasha A. Moss
Notary Public, State of New Jersey
Commission No.: 2315009
My Commission Expires: May 13, 2009

ALL-PURPOSE ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF COOK

On 7-19 2007 before me, NANCY E EISENHUT, NOTARY,
(Name of officer) (Title of the officer)
personally appeared MICHAEL T. MILLARD & CECILIA D. MILLARD, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary's Signature: Nancy E. E.
Name: NANCY E EISENHUT
Notary Public, State of ILLINOIS
Commission No.: 359534
My Commission Expires: 7-12-09

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EXHIBIT "A"

LEGAL DESCRIPTION

SITUATED IN THE CITY OF NORTHBROOK, COUNTY OF COOK AND STATE OF ILLINOIS: LOT 14 IN BLOCK 118 IN WHITE PLAINES, UNIT NO. 5 BEING A SUBDIVISION OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

04-09-313-014-0000
1225 CRESTWOOD DR; Northbrook, IL 60062

0040464901
33975507/f/or

 MILLARD
12683953 IL
FIRST AMERICAN LENDERS ADVANTAGE
AMENDMENT TO A MORTGAGE


When recorded mail to:
**FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120**

Property of Cook County Clerk's Office