

UNOFFICIAL COPY



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

Doc#: 0732708066 Fee: \$58.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/23/2007 11:51 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

TICOR TITLE 605281

P.I.N. 22-28-107-022-0000

[Space Above This Line For Recording Data]

Loan Number: 414511459180

51

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 Rory B Saldana & Anita Saldana. 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 October 10, 2003, which is secured by a Mortgage of the same date recorded in Document 0334516119, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 711 KRUK ST, LEMONT, IL, 60439, (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 November 07, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$18,600.00.

UNOFFICIAL COPY

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 \$142,000.00 to \$18,600.00. 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:

X Rory B Saldana (Seal)
Print Name: Rory B Saldana

Date: 11-8-07
X Anita Saldana (Seal)
Print Name: Anita Saldana

Date: 11-8-07

(Seal)
Print Name:

Date: _____

JPMORGAN CHASE BANK, N.A.

By: Brian Davison (Seal)
Name: Brian Davison, Bank Officer

Date: November 07, 2007

UNOFFICIAL COPY

ACKNOWLEDGEMENTS

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

I, T J WILCZYNSKI, a Notary Public in and for said county and state, do hereby certify that ROBY B. SKUDANEY + ANITA SALDANA 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 _____ signed and delivered the said instrument as _____ free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal this 8 day of NOVEMBER, 2007.



[Signature] (Seal)
 Notary Public, COOK County, Illinois.

My Commission expires: 5/10/10

Cook County Clerk's Office

UNOFFICIAL COPY



TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000605281 OC

STREET ADDRESS: 711 KRUK ST.

CITY: LEMONT

COUNTY: COOK COUNTY

TAX NUMBER: 22-28-107-022-0000

LEGAL DESCRIPTION:

LOT 94 IN HILLTOP ESTATES UNIT 3 A SUBDIVISION, BEING A SUBDIVISION IN PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NUMBER 87377727, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office