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Drawn By: **Cindy Fajardo**

Processor

201 N. Central Ave 31st Flr AZ1-1035

Phoenix, AZ 85004

And, After Recording, Return To:

JPMorgan Chase Bank, N.A.

Retail Lending Servicing KY2-1606

P.O. Box 11606

Lexington, KY 40576-1606



Doc#: **0733911024** Fee: **\$32.00**

Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds

Date: 12/05/2007 09:26 AM Pg: 1 of 5

P.I.N. _____

[Space Above This Line For Recording Data]

Loan Number: 414511524247

83-96-074 J/CTI

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 Gualbert A Verzosa & Florida T Verzosa. 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 May 21, 2004, which is secured by a Mortgage of the same date recorded in Document 0415913001, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 1327-1329 OAKTON ST, EVANSTON, IL, 60202, (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 21, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$50,000.00.

Shc

BOX 333-CTI

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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 \$125,000.00 to \$50,000.00. 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 hereon.

✓ BORROWER:

Gualbert Verzosa (Seal)
Print Name: Gualbert Verzosa

Date: _____

✓ Florida T Verzosa (Seal)
Print Name: Florida T Verzosa

Date: 11/24/07

✓ _____ (Seal)
Print Name:

Date: _____

JPMORGAN CHASE BANK, N.A.

By: Randy Sese (Seal)
Name: Randy Sese, Bank Officer

Date: November 21, 2007

Property of Cook County Clerk's Office

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ACKNOWLEDGEMENTS

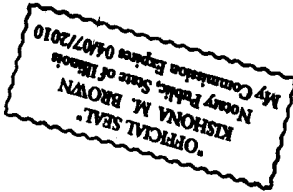
STATE OF ILLINOIS)
)
 COUNTY OF COOK) ss.:

I, Thunde, a Notary Public in and for said county and state, do hereby certify that Sherry, personally known to me to be the same person(s) whose name(s) cue subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that Sherry signed and delivered the said instrument as 2 free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal this 26 day of Nov 2007.

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

My Commission expires: _____



Property of Cook County Clerk's Office

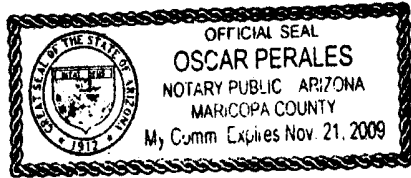
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LENDER ACKNOWLEDGEMENTS

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

On the 21st day of November in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Randy Sese, 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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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008396074 SK
STREET ADDRESS: 1329 OAKTON STREET
CITY: EVANSTON **COUNTY:** COOK
TAX NUMBER: 10-24-431-016-0000

LEGAL DESCRIPTION:

LOTS 19 AND 20 IN BLOCK 4 IN OAKTON SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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