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Doc#: 0809542023 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 04/04/2008 08:49 AM Pg: 1 of 5

Drawn By: Lisa Crossland
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

P.I.N. _____

107127 3043 [Space Above This Line For Recording Data] _____

Loan Number: 414511719180

**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 Jesus Herrera & Estela Herrera. 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 August 25, 2006, which is secured by a Mortgage of the same date recorded in Document 0626906076, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 486 DIANE DR, BUFFALO GROVE, IL, 60089, (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 February 12, 2008, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$75,000.00.

Chicago, Illinois 60607

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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 \$200,000.00 to \$75,000.00. 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:

Jesus Herrera (Seal)
Print Name: Jesus Herrera

Date: 2/14/08

Estela Herrera (Seal)
Print Name: Estela Herrera

Date: 2/14/08

Print Name: (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: *Sean McFarland* (Seal)
Name: Sean McFarland, AVP

Date: February 12, 2008

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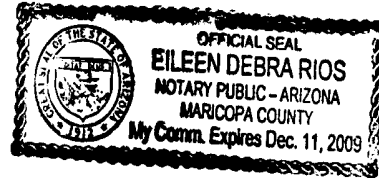
LENDER ACKNOWLEDGEMENTS

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

On the 12th day of February in the year 2008, before me, the undersigned, a Notary Public in and for said state, personally appeared Sean McFarland, AVP, 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.

Eileen Debra Rios (Seal)
 Notary Public

My commission expires on _____



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ACKNOWLEDGEMENTS

STATE OF ILLINOIS

COUNTY OF COOK

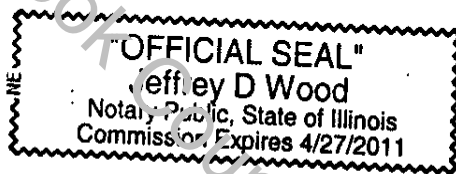
)
) ss.:
)

I, Jeffrey D. Wood, a Notary Public in and for said county and state, do hereby certify that Jesus Herrera and Estela Herrera, personally known to me to be the same person(s) whose name(s) Were 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 Feb. 2008

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

My Commission expires: 4/27/11



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File No.: 107127

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EXHIBIT A

Lot 499 in Buffalo Grove Unit Number 5, being a subdivision in the West $\frac{1}{2}$ of Section 4 and the Northeast $\frac{1}{4}$ of Section 5 both in Township 42 North, Range 11, East of the Third Principal Meridian according to the plat thereof recorded April 29, 1959 as document number 17523350 Book 535 page 36 by the Recorder of Deed in Cook County, Illinois.

PIN: 03-04-304-017-0000

Property Address Given:

486 Diane Drive

Buffalo Grove, IL 60089

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