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CTI 8435542 2 CB 2043

Drawn By: Angie Payton
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#: 0813433232 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/13/2008 02:33 PM Pg: 1 of 6

P.I.N. _____

[Space Above This Line For Recording Data]

Loan Number: 427011184467

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 Trevor Gadson and Andrea M. Gadson. 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 January 18, 2006, which is secured by a Mortgage of the same date recorded in Document 0603804171, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 406 S CARLYLE PL, ARLINGTON HEIGHTS, IL, 60004, (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 April 10, 2008, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$18,000.00.

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 \$50,000.00 to \$18,000.00. 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:

[Signature] (Seal)
Print Name: Trevor Gadson

Date: 4/25/08

[Signature] (Seal)
Print Name: Andrea M Gadson

Date: 4/25/08

Print Name: _____ (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: [Signature] (Seal)
Name: Michael Samuels, Vice President

Date: April 10, 2008

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:

(Seal)
Print Name: Trevor Gadson

Date: _____

(Seal)
Print Name: Andrea M Gadson

Date: _____

(Seal)
Print Name:

Date: _____

JPMORGAN CHASE BANK, N.A.

By: Michael Samuels (Seal)
Name: Michael Samuels, Vice President

Date: April 10, 2008

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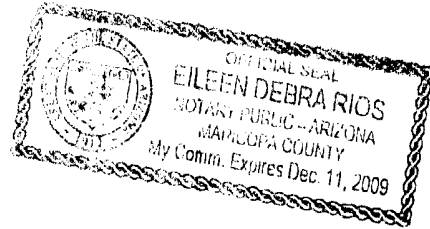
LENDER ACKNOWLEDGEMENTS

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

On the 10th day of April in the year 2008, before me, the undersigned, a Notary Public in and for said state, personally appeared Michael Samuels, Vice President, 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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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008435542 AH
STREET ADDRESS: 406 S. CARLYLE PL.
CITY: ARLINGTON HEIGHTS COUNTY: COOK
TAX NUMBER: 03-33-109-003-0000

LEGAL DESCRIPTION:

LOT 331 IN STONEGATE BEING A RESUBDIVISION IN H. ROY BERRY COMPANY'S EAST MORELAND, BEING A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 33 AND THAT PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, LYING NORTHEASTERLY OF THE CHICAGO AND NORTHWESTERN RAILROAD COMPANY ALL IN TOWNSHIP 42 NORTH RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office