

# UNOFFICIAL COPY

Drawn By: Angie Payton

Processor

201 N. Central Ave 31st Flr AZ1-1035

Phoenix, AZ 85004



Doc#: 0816511023 Fee: \$46.00

Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds

Date: 08/13/2008 09:45 AM Pg: 1 of 6

And, After Recording, Return To:

JPMorgan Chase Bank, N.A.  
Retail Lending Servicing KY2-1606  
P.O. Box 11606  
Lexington, KY 40576-1606

Citywide Title Corporation  
850 West Jackson Boulevard  
Suite 320  
Chicago, Illinois 60607

P.I.N. \_\_\_\_\_

110718 354 [Space Above This Line For Recording Data] \_\_\_\_\_

Loan Number: 414511527417

## MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

bc

THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. and Ryan Zeiger and Megan Fisher. 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 June 01, 2004, which is secured by a Mortgage of the same date recorded in Document 0419008035, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 701 S WELLS ST 1601, CHICAGO, IL, 60607, (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 18, 2008, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$55,448.00.

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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 \$68,000.00 to \$55,448.00. 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:

\_\_\_\_\_  
 Print Name: Ryan Zeiger (Seal)

Date: \_\_\_\_\_

\_\_\_\_\_  
 Print Name: Megan Fisher (Seal)

Date: \_\_\_\_\_

\_\_\_\_\_  
 Print Name: (Seal)

Date: \_\_\_\_\_

JPMORGAN CHASE BANK, N.A.

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

Date: April 18, 2008

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## B. MODIFICATION OF SECURITY INSTRUMENT

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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:

*Ryan Zeiger* (Seal)  
Print Name: Ryan Zeiger

Date: 4/25/08

*Megan Fisher Zeiger* (Seal)  
Print Name: Megan Fisher

Date: 4/25/08

\_\_\_\_\_  
Print Name: (Seal)

Date: \_\_\_\_\_

JPMORGAN CHASE BANK, N.A.

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

Date: April 18, 2008

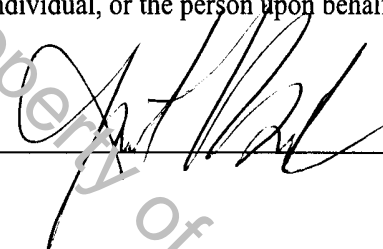
Property of Cook County Clerk's Office

# UNOFFICIAL COPY

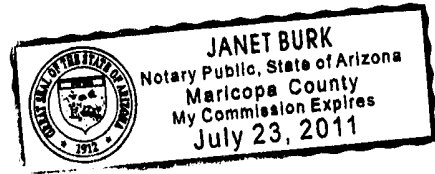
## LENDER ACKNOWLEDGEMENTS

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

On the 18th 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.

  
 \_\_\_\_\_ (Seal)  
 Notary Public

My commission expires on \_\_\_\_\_.



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## ACKNOWLEDGEMENTS

STATE OF ILLINOIS

COUNTY OF COOK

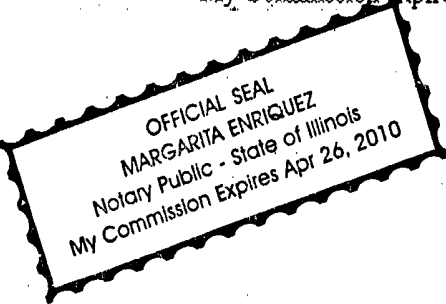
ss:

I, Margarita Enriquez, a Notary Public in and for said county and state, do hereby certify that Quiana Morgan Zeigler, personally known to me to be the same person(s) whose name(s) are 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 23 day of April, 2008

Margarita Enriquez (Seal)  
Notary Public, COOK County, Illinois.

My Commission expires: 4/26/10



Property of Cook County Clerk's Office

File No.: 110718

**UNOFFICIAL COPY****EXHIBIT A**

## Parcel One:

Unit(s) 1601 and P177, together with its undivided percentage interest in the common elements in Wells Street Tower Condominium, as delineated and defined in the Declaration recorded as Document no. 0020484524, in the Southeast Quarter of Section 16, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

## Parcel Two:

Non-exclusive easements for the benefit of Parcel One for ingress, egress, use, enjoyment, and support as created by the Declaration of Covenants, Conditions, Restrictions, and Reciprocal Easements recorded as Document No. 0020484523.

701 S. Wells St.  
Unit 1601  
Chicago, IL. 60607

Pin: 17-16-402-050-1053  
AND

17-16-402-050-1347