

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

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Doc#: 0818305159 Fee: \$46.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/01/2008 12:44 PM Pg: 1 of 6

**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

P.I.N. 07-28-118-036-0000

11540 \_\_\_\_\_ [Space Above This Line For Recording Data] \_\_\_\_\_

Loan Number: 414511707038 *3 of 3*

**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 Adriana Maa. 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 July 01, 2006, which is secured by a Mortgage of the same date recorded in Document 0621635066, Book \_\_\_\_\_ at Page \_\_\_\_\_ of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 527 FAIRVIEW LN, SCHAUMBURG, IL, 60193, (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 May 16, 2008, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$13,750.00.

*bhc*

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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 \$60,000.00 to \$13,750.00. 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: Adriana Maa (Seal)

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

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

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

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

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

JPMORGAN CHASE BANK, N.A.

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


Date: May 16, 2008

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## LENDER ACKNOWLEDGEMENTS

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

On the 16th day of May 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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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:

*Adriana Maa* (Seal)  
Print Name: Adriana Maa

Date: 5/23/08

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

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

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

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

JPMORGAN CHASE BANK, N.A.

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

Date: May 16, 2008

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## ACKNOWLEDGEMENTS

STATE OF ILLINOIS

COUNTY OF COOK

}  
}  
}

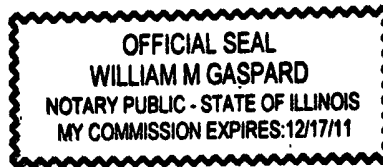
ss.:

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

Given under my hand and official seal this 23 day of MAY 2008.

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

My Commission expires: 12-17-11



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File No.: 111540

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## EXHIBIT A

Lot 5092, in Weathersfield Unit 5, being a subdivision in Section 29 and 28, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

Address: 527 Fairview Lane  
Schaumburg, IL 60193

Pin Number: 07-28-118-036-0000

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