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Doc#: 0819009041 Fee: \$72.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/08/2008 11:46 AM Pg: 1 of 18

WHEN RECORDED MAIL TO:
JPMorgan Chase Bank, N.A.
710 Kansas Lane, LA4-2022
Monroe, LA 71203



FOR RECORDER'S USE ONLY

This Modification Agreement prepared by:

JAMAL WASHINGTON, PROCESSOR
111 E WISCONSIN AVE
MILWAUKEE, WI 53202

00414511646562

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated May 9, 2008, is made and executed between MAUREEN LAMPERT; LESTER LAMPERT; THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001; and THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001, whose addresses are 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633, 2304 GREENVIEW DR, NORTHBROOK, IL 60062-6633 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633 and 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633 (referred to below as "Borrower"), LESTER LAMPERT, as Trustee on behalf of THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001, whose address is 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633; and MAUREEN LAMPERT, as Trustee on behalf of THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001, whose address is 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633; and MAUREEN LAMPERT, whose address is 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633; LESTER LAMPERT, whose address is 2304 GREENVIEW DR, NORTHBROOK, IL 60062-6633 (referred to below as "Grantor"), and JPMORGAN CHASE BANK, N.A. (referred to below as "Lender"), whose address is 1111 Polaris Parkway, Columbus, OH 43240.
** married woman and married men*

RECITALS

Lender has extended credit to Borrower pursuant to a Home Equity Line of Credit Agreement and Disclosure Statement dated August 26, 2005, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated August 26, 2005 and recorded on September 19, 2005 in Recording/Instrument Number 0526222060, in the office of the County Clerk of COOK, Illinois (the "Mortgage").

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in COOK County, State of Illinois:

TAX ID: 04-16-303-008-0000 AND 04-16-303-054-0000

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO-WIT:

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

Loan No: 00414511646562

(Continued)

PARCEL 1: THE NORTH 100 FEET OF THE SOUTH 700 FEET OF THE WEST HALF OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART THEREOF FALLING IN A STRIP OF LAND DESCRIBED AS FOLLOWS; BEGINNING AT A POINT ON THE NORTH LINE OF THE SOUTHWEST QUARTER OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, 298.08 FEET WEST OF THE NORTH EAST CORNER OF SAID SOUTHWEST QUARTER; THENCE SOUTH 2641.0 FEET TO A POINT ON THE SOUTH LINE OF SAID SOUTHWEST QUARTER 299.23 FEET WEST OF THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER; THENCE WEST ON THE SOUTH LINE 66 FEET; THENCE NORTH 2641.0 FEET TO A POINT ON THE NORTH LINE OF SAID SOUTHWEST QUARTER 364.08 FEET WEST OF THE NORTHEAST CORNER OF SAID SOUTHWEST QUARTER THENCE EAST ON THE NORTH LINE 66 FEET TO THE PLACE OF BEGINNING, "ALL IN SECTION 16, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, CONVEYED TO TOWNSHIP OF NORTHFIELD, BY DOCUMENT 1294739) IN COOK COUNTY, ILLINOIS. PARCEL 2: THE WEST 90 FEET OF THE NORTH 100 FEET OF THE SOUTH 800 FEET OF THE WEST HALF OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. TAX ID# 04-16-303-008-0000 AND TAX ID# 04-16-303-054-0000.

The Real Property or its address is commonly known as 2304 GREENVIEW RD, NORTHBROOK, IL 60062-6633. The Real Property tax identification number is 04-16-303-008-0000 AND 04-16-303-054-0000.

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower, Grantor/Trustor and Lender hereby agree as follows:

The Equity Line Agreement is hereby amended to change the amount of credit available to Borrower ("Credit Limit") to **\$500,000.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$500,000.00** at any one time.

As of **May 9, 2008** the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be **-1.01%**.

Your Credit Line Account may be charged the lesser of 1% of your original Credit Line or \$400 if you close your Credit Line Account within the earlier of: a) three (3) years from the date of this Modification Agreement shown above; or b) five (5) years from the date your Equity Line Agreement was signed.

CONTINUING VALIDITY. Except as expressly modified above and by previous modification(s), if any, specified above, the terms of the original Agreement and Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Agreement and Mortgage as amended above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction, novation or partial release of the Equity Line Agreement secured by the Mortgage. It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Credit Line Agreement, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage or any prior modification thereto does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

IDENTITY OF ORIGINAL LENDER. Unless Lender or a predecessor in interest purchased the Borrower's Equity Line Agreement from an unaffiliated third party, the original Equity Line Agreement was entered

UNOFFICIAL COPY**MODIFICATION AGREEMENT**

Loan No: 00414511646562

(Continued)

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into by and between Borrower and one of the following named lenders: JPMorgan Chase Bank, N.A.; JPMorgan Chase Bank; Chase Manhattan Bank USA, N.A. (now known as Chase Bank USA, N.A.); The Chase Manhattan Bank; The Chase Manhattan Bank, N.A.; Chemical Bank; Chemical Bank, N.A.; Bank One, N.A.; Bank One, Arizona, N.A.; Bank One, Colorado, N.A.; Bank One, Illinois, N.A.; Bank One, Indiana, N.A.; Bank One, Kentucky, N.A.; Bank One, Louisiana, N.A.; Bank One, Oklahoma, N.A.; Bank One, Utah, N.A.; Bank One, West Virginia, N.A.; Bank One, Wisconsin, N.A.; or Bank One, Wheeling-Steubenville, N.A. JPMorgan Chase Bank, N.A. was formerly known as JPMorgan Chase Bank, The Chase Manhattan Bank and Chemical Bank. JPMorgan Chase Bank, N.A. is successor by merger to all the "Bank One" entities as well as The Chase Manhattan Bank, N.A. Chase Bank USA, N.A. is successor by merger to Chemical Bank, N.A. JPMorgan Chase Bank, N.A. also acquired certain Equity Line assets from Chase Bank USA, N.A. In any event, JPMorgan Chase Bank, N.A. is the owner of the Borrower's Equity Line Agreement and is authorized to enter into this Modification Agreement.

APPLICABLE LAW. Except to the extent that federal law shall be controlling, Borrower's rights, Lender's rights, and the terms of Borrower's Credit Line Agreement, as changed by this Modification Agreement, shall be governed by Ohio law. For purposes of allowable interest charges, 12 U.S.C. Section 85 incorporates Ohio law.

CHASE PAYMENT ASSURANCE PLAN. The Terms and Conditions of the Chase Payment Assurance Plan ("Plan") are described in this section. The Plan is an optional debt cancellation feature and gives the Borrower (also called "you" and "your") the right, for a Fee, to have Lender cancel some or all of your Credit Line Account balance in certain circumstances. You may choose to purchase the Plan at the time you sign your Modification Agreement or at any time during the following three (3) year period, unless, at the time of your request to purchase: (a) your Credit Line Account can be terminated by Lender or your Credit Limit suspended or reduced, for one of the reasons set forth in the Equity Line Agreement, (b) your Credit Line Account has been more than thirty (30) days past due one or more times during the six (6) month period preceding your request, or (c) your Credit Limit exceeds the maximum single family dwelling loan size eligible for sale to the Federal Home Loan Mortgage Corporation or the Federal National Mortgage Association. You may notify Lender either orally or in writing that you want to purchase the Plan. If a word or phrase in this section appears in capital letters, the meaning of that word or phrase appears in the "Definitions" section of the Chase Payment Assurance Terms and Conditions that are included with and a part of this Modification Agreement.

Plan Packages. Chase Payment Assurance offers three Plan packages, Platinum, Gold and Silver. Each package is available as single protection (protecting one borrower) or joint protection (protecting two borrowers).

- (1) **Platinum Package:** provides protection for Disability, Involuntary Unemployment, Leave of Absence, and Accidental Death to the Protected Borrower(s).
- (2) **Gold Package:** provides protection for Involuntary Unemployment, Leave of Absence, and Accidental Death to the Protected Borrower(s).
- (3) **Silver Package:** provides protection for Disability, Leave of Absence, and Accidental Death to the Protected Borrower(s).

The Protected Borrower(s) may have up to twelve (12) Regular Payments cancelled, plus Fees, if the Protected Borrower experiences a Protected Event that is part of his/her Plan package, namely a covered Disability and/or Involuntary Unemployment. Up to three (3) Regular Payments may be cancelled, plus Fees, in the event of a covered Leave of Absence. There may be up to two (2) separate periods of protection for a separate incidence of a covered Disability, Involuntary Unemployment, and Leave of Absence. In the case of a covered Accidental Death of a Protected Borrower(s), the outstanding balance of the Credit Line Account as of the date of death will be cancelled.

Fee. The Fee for the Plan is billed and payable as part of your Regular Payment. The applicable Fee for each Plan package and for single and joint protection is as follows:

Single Protection

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MODIFICATION AGREEMENT (Continued)

Loan No: 00414511646562

Package	Monthly Fee
<u>PLATINUM</u>	10.00% of your Regular Payment
<u>GOLD</u>	6.00% of your Regular Payment
<u>SILVER</u>	6.00% of your Regular Payment

Joint Protection

Package	Monthly Fee
<u>PLATINUM</u>	18.00% of your Regular Payment
<u>GOLD</u>	10.00% of your Regular Payment
<u>SILVER</u>	10.00% of your Regular Payment

Plan Terms and Conditions and Agreement. When you sign this Modification Agreement below, you will acknowledge receiving and will agree to the Terms and Conditions relating to the Plan, including those set forth above and those included with this Modification Agreement. The Terms and Conditions explain the eligibility requirements, conditions, and exclusions that could prevent a Protected Borrower from receiving benefits under the Plan. You will find a complete explanation of the eligibility requirements, conditions, and exclusions in Sections II, III, IV and V of the Terms and Conditions included with this Modification Agreement. **The Plan is optional and these Terms and Conditions will not apply until you notify Lender (either now or later on) that you want to purchase the Plan.**

ANNUAL FEE. The Annual Fee is waived as long as you maintain your Premier account(s). Unless you are entitled to a continuing Annual Fee waiver for another reason specified in this Agreement, closure of the Premier account(s) will result in the assessment of a nonrefundable Annual Fee of \$50.00 beginning on your next anniversary date and will continue annually throughout the Draw Period.

BORROWER AND GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND BORROWER AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION AGREEMENT IS DATED MAY 9, 2008.

BORROWER:

X Maureen Lampert
 MAUREEN LAMPERT, Individually

X Lester Lampert
 LESTER LAMPERT, Individually

THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001

By: Lester Lampert, Trustee
 LESTER LAMPERT, Trustee of THE
 LESTER LAMPERT TRUST, DATED
 MARCH 6, 2001

THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001

By: Maureen Lampert, trustee
 MAUREEN LAMPERT, Trustee of
 THE MAUREEN LAMPERT TRUST,
 DATED MARCH 6, 2001

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MODIFICATION AGREEMENT

Loan No: 00414511646562

(Continued)

GRANTOR:

THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001

By: *Lester Lampert, Trustee*
LESTER LAMPERT, Trustee of THE
LESTER LAMPERT TRUST, DATED
MARCH 6, 2001

THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001

By: *Maureen Lampert, Trustee*
MAUREEN LAMPERT, Trustee of
THE MAUREEN LAMPERT TRUST,
DATED MARCH 6, 2001

X *Maureen Lampert*
MAUREEN LAMPERT, Individually

X *Lester Lampert*
LESTER LAMPERT, Individually

LENDER:

X *[Signature]*
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

Loan No: 00414511646562

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **MAUREEN LAMPERT**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 09th day of MAY, 2008.

By Blessanna Quintan Lupisan

Northbrook, IL

Residing at CHASE BANK

Notary Public in and for the State of ILLINOIS

My commission expires JULY 07, 2010

"OFFICIAL SEAL"
Blessanna G. Lupisan
Notary Public, State of Illinois
Cook County
My Commission Expires July 7, 2010

UNOFFICIAL COPY

MODIFICATION AGREEMENT

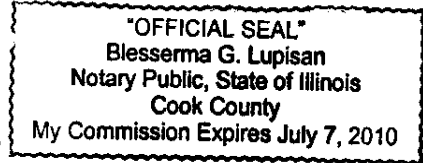
Loan No: 00414511646562

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK)



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On this day before me, the undersigned Notary Public, personally appeared **LESTER LAMPERT**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of May, 2008.

By Blesserma Quinton Lupisan Residing at Northbrook, IL
Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires JULY 07, 2010

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT

Loan No: 00414511646562

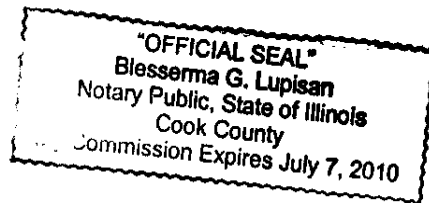
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TRUST ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF COOK

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On this 9th day of May, 2008 before me, the undersigned Notary Public, personally appeared **LESTER LAMPERT**, Trustee of **THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 9th day of May, 2008.

By Blesserma G. Lupisan Residing at Northbrook, IL Chase Bank

Notary Public in and for the State of Illinois

My commission expires JULY 07, 2010

OFFICE OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION AGREEMENT

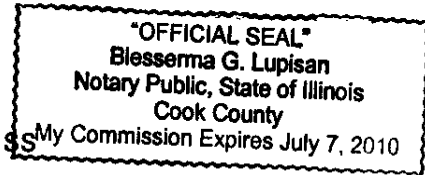
Loan No: 00414511646562

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this 9th day of May, 2008 before me, the undersigned Notary Public, personally appeared **MAUREEN LAMPERT**, Trustee of **THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 9th day of May, 2008.

By Blesserna Lupisan Residing at Chase Bank Northbrook, IL

Notary Public in and for the State of ILLINOIS

My commission expires MAY 07, 2010

OFFICE OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION AGREEMENT

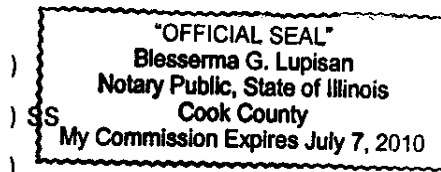
Loan No: 00414511646562

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this 9th day of May, 2008 before me, the undersigned Notary Public, personally appeared **LESTER LAMPERT**, Trustee of **THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 9th day of May, 2008.

By Blesserna G. Lupisan Residing at Northbrook

Notary Public in and for the State of ILLINOIS

My commission expires JULY 07, 2010

OFFICE OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION AGREEMENT

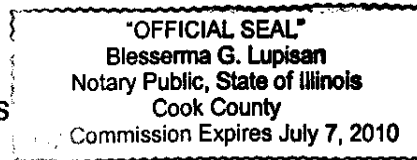
Loan No: 00414511646562

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook



On this 9th day of May, 2008 before me, the undersigned Notary Public, personally appeared **MAUREEN LAMPERT**, Trustee of **THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification Agreement and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

Given under my hand and Notarial Seal this 9th day of May, 2008.

By Blesserma G. Lupisan Residing at Northbrook, IL
Case Bank

Notary Public in and for the State of Illinois

My commission expires JULY 07, 2010

CLERK OF COOK COUNTY Clerk's Office

UNOFFICIAL COPY

MODIFICATION AGREEMENT

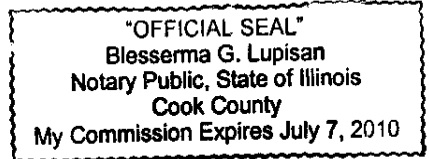
Loan No: 00414511646562

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



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) SS
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On this day before me, the undersigned Notary Public, personally appeared **MAUREEN LAMPERT**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of May, 2008.

Northbrook, IL

By Blesserma G. Lupisan Residing at Chase Bank

Notary Public in and for the State of ILLINOIS

My commission expires JULY 07 2010

Property of Cook County Clerk's Office

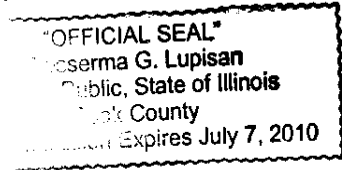
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MODIFICATION AGREEMENT

Loan No: 00414511646562

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INDIVIDUAL ACKNOWLEDGMENT



STATE OF Illinois

COUNTY OF COOK

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) SS
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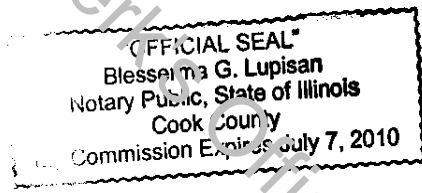
On this day before me, the undersigned Notary Public, personally appeared **LESTER LAMPERT**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of May, 2008.

By Blessmeria G. Lupisan Residing at Northbrook, IL
Chase Bank

Notary Public in and for the State of Illinois

My commission expires Jul 07, 2010



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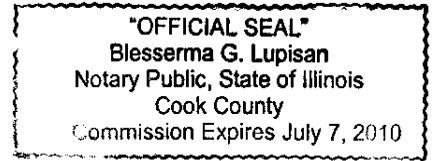
MODIFICATION AGREEMENT

Loan No: 00414511646562

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS
)



On this 14th day of May, 2008 before me, the undersigned Notary Public, personally appeared FE C. Adams and known to me to be the PERSONAL BANKER authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument.

Northbrook, IL

By Blesserma G. Lupisan Residing at CHASE BANK

Notary Public in and for the State of ILLINOIS

My commission expires JULY 07, 2010

OFFICE OF COOK COUNTY CLERK'S OFFICE

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TRUST CERTIFICATE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$500,000.00	05-09-2008	08-26-2035	00414511646562			***	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: MAUREEN LAMPERT; LESTER LAMPERT; THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001; and THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001
2304 GREENVIEW RD
NORTHBROOK, IL 60062-6633

Lender: JPMorgan Chase Bank, N.A.
Home Equity Lending Division
1111 Polaris Parkway
Columbus, OH 43240

Trust: THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001
2304 GREENVIEW RD
NORTHBROOK, IL 60062-6633

WE, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

CERTIFICATION OF TRUST. This Trust Certificate is given by each of the Trustee voluntarily, and under penalty of perjury, intending that the facts set forth in this Certificate be relied upon by Lender as true and correct.

- (A) The Trust is in existence as of this date and is evidenced by a Trust instrument executed on March 6, 2001.
- (B) The name and address of the Trustee is: LESTER LAMPERT,, 2304 GREENVIEW DR, NORTHBROOK, IL, 60062-6633.
- (C) The names of the Trust Settlers are: MAUREEN LAMPERT and LESTER LAMPERT.
- (D) The powers of Trustee include the power to do, or perform, all of the acts and things on behalf of Trust set forth in this Certificate.
- (E) Trust is revocable, and the name of the person holding any power to revoke the trust is: LESTER LAMPERT.
- (F) Trustee hereby certifies that Trust has not been revoked, modified, or amended in any manner which would cause the representations contained in this Certificate to be incorrect and this Certificate is being signed by all of the currently acting Trustees of Trust. Trustee acknowledges and agrees that Lender may require Trustee to provide copies of excerpts from the trust instrument and amendments which designate the Trustee and confer upon the Trustee the power to act in these transactions, and that Lender may require such further identification or legal opinion supporting the Trustee authority and power as Lender shall deem necessary and prudent.

BORROWING CERTIFICATE. Trustee, for and on behalf of Trust, is authorized and empowered on behalf of Trust:

Borrow Money. To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between Trust and Lender.

Execute Notes. To execute and deliver to Lender the promissory note or notes, or other evidence of Trust's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of Trust's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

Grant Security. To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to Trust or in which Trust now or hereafter may have an interest, as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments, to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of Trust to Lender at any time owing, however the same may be evidenced.

Execute Security Documents. To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances.

Negotiate Items. To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to Trust or in which Trust may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to Trust's account with Lender, or to cause such other disposition of the proceeds derived therefrom as he or she may deem advisable.

Further Acts. In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements as the Trustee may in his or her discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Certificate.

TERMINATION OR TRANSFER. Trustees agree that the Trustees will provide to Lender written notice prior to any termination or revocation of Trust or prior to the transfer from Trust of any Trust asset upon which Lender may be relying for repayment of Trust's indebtedness to Lender.

MULTIPLE BORROWERS. Trust may enter into transactions in which there are multiple borrowers on obligations to Lender and Trust understands and agrees that, with or without notice to Trust, Lender may discharge or release any party or collateral securing an obligation, grant any extension of time for payment, delay enforcing any rights granted to Lender, or take any other action or inaction, without the loss to Lender of any of its rights against Trust; and that Lender may modify transactions without the consent of or notice to anyone other than the party with whom the modification is made.

NOTICES TO LENDER. The Trustees will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in Trust's name; (B) change in Trust's assumed business name(s); (C) change in the Trustees of the Trust; (D) change in the authorized signers; (E) change in Trust's state of organization; (F) conversion of Trust to a new or different type of business entity; or (G) change in any other aspect of Trust that directly or indirectly relates to any agreements between Trust and Lender. No change in Trust's name or state of organization will take effect until after Lender has received notice.

FURTHER TRUST CERTIFICATIONS. The person named above is duly appointed and acting Trustee of Trust and is duly authorized to act on behalf of Trust in the manner described above; we are familiar with the purpose of the Indebtedness; the Indebtedness proceeds are to be used for a legitimate trust purpose and for the benefit of the Trust and its beneficiaries.

UNOFFICIAL COPY

TRUST CERTIFICATE
(Continued)

Loan No: 00414511646562

CONTINUING VALIDITY. This Certificate shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time).

IN TESTIMONY WHEREOF, We have hereunto set our hand and attest that the signature set opposite the name listed above is his or her genuine signature.

We each have read all the provisions of this Certificate, and we each personally and on behalf of Trust certify that all statements and representations made in this Certificate are true and correct. This Trust Certificate is dated May 9, 2008.

CERTIFIED TO AND ATTESTED BY:

THE LESTER LAMPERT TRUST DATED MARCH 6, 2001

By: [Signature]
LESTER LAMPERT, Trustee of THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001

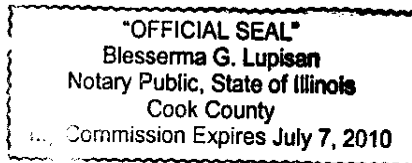
TRUST ACKNOWLEDGMENT

On this 9th day of May in the year 2008 before me a Notary Public for the State of Illinois personally appeared LESTER LAMPERT, Trustee of THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001, known or identified to me to be the person(s) whose name(s) is/are subscribed to within the instrument as Trustee(s) and acknowledged to me that he/she/they executed the instrument as such Trustee(s).

[Signature]
Notary Public for State of Illinois

Commission Expires: JULY 07, 2010

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TRUST CERTIFICATE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$500,000.00	05-09-2008	08-26-2035	00414511646562			***	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: MAUREEN LAMPERT; LESTER LAMPERT; THE LESTER LAMPERT TRUST, DATED MARCH 6, 2001; and THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001
2304 GREENVIEW RD
NORTHBROOK, IL 60062-6633

Lender: JPMorgan Chase Bank, N.A.
Home Equity Lending Division
1111 Polaris Parkway
Columbus, OH 43240

Trust: THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001
2304 GREENVIEW RD
NORTHBROOK, IL 60062-6633

WE, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

CERTIFICATION OF TRUST. This Trust Certificate is given by each of the Trustee voluntarily, and under penalty of perjury, intending that the facts set forth in this Certificate be relied upon by Lender as true and correct.

- (A) The Trust is in existence as of this date and is evidenced by a Trust instrument executed on March 6, 2001.
- (B) The name and address of the Trustee is: MAUREEN LAMPERT,, 2304 GREENVIEW RD, NORTHBROOK, IL, 60062-6633.
- (C) The names of the Trust Settlers are: MAUREEN LAMPERT and LESTER LAMPERT.
- (D) The powers of Trustee include the power to do, or perform, all of the acts and things on behalf of Trust set forth in this Certificate.
- (E) Trust is revocable, and the name of the person holding any power to revoke the trust is: MAUREEN LAMPERT.
- (F) Trustee hereby certifies that Trust has not been revoked, modified, or amended in any manner which would cause the representations contained in this Certificate to be incorrect and this Certificate is being signed by all of the currently acting Trustees of Trust. Trustee acknowledges and agrees that Lender may require Trustee to provide copies of excerpts from the trust instrument and amendments which designate the Trustee and confer upon the Trustee the power to act in these transactions, and that Lender may require such further identification or legal opinion supporting the Trustee authority and power as Lender shall deem necessary and prudent.

BORROWING CERTIFICATE. Trustee, for and on behalf of Trust, is authorized and empowered on behalf of Trust:

Borrow Money. To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between Trust and Lender.

Execute Notes. To execute and deliver to Lender the promissory note or notes, or other evidence of Trust's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of Trust's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

Grant Security. To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to Trust or in which Trust now or hereafter may have an interest, as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of Trust to Lender at any time owing, however the same may be evidenced.

Execute Security Documents. To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances.

Negotiate Items. To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to Trust or in which Trust may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to Trust's account with Lender, or to cause such other disposition of the proceeds derived therefrom as he or she may deem advisable.

Further Acts. In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements as the Trustee may in his or her discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Certificate.

TERMINATION OR TRANSFER. Trustees agree that the Trustees will provide to Lender written notice prior to any termination or revocation of Trust or prior to the transfer from Trust of any Trust asset upon which Lender may be relying for repayment of Trust's indebtedness to Lender.

MULTIPLE BORROWERS. Trust may enter into transactions in which there are multiple borrowers on obligations to Lender and Trust understands and agrees that, with or without notice to Trust, Lender may discharge or release any party or collateral securing an obligation, grant any extension of time for payment, delay enforcing any rights granted to Lender, or take any other action or inaction, without the loss to Lender of any of its rights against Trust; and that Lender may modify transactions without the consent of or notice to anyone other than the party with whom the modification is made.

NOTICES TO LENDER. The Trustees will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in Trust's name; (B) change in Trust's assumed business name(s); (C) change in the Trustees of the Trust; (D) change in the authorized signer(s); (E) change in Trust's state of organization; (F) conversion of Trust to a new or different type of business entity; or (G) change in any other aspect of Trust that directly or indirectly relates to any agreements between Trust and Lender. No change in Trust's name or state of organization will take effect until after Lender has received notice.

FURTHER TRUST CERTIFICATIONS. The person named above is duly appointed and acting Trustee of Trust and is duly authorized to act on behalf of Trust in the manner described above; we are familiar with the purpose of the indebtedness; the Indebtedness proceeds are to be used for a legitimate trust purpose and for the benefit of the Trust and its beneficiaries.

UNOFFICIAL COPY

Loan No: 00414511646562

TRUST CERTIFICATE
(Continued)

CONTINUING VALIDITY. This Certificate shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time).

IN TESTIMONY WHEREOF, We have hereunto set our hand and attest that the signature set opposite the name listed above is his or her genuine signature.

We each have read all the provisions of this Certificate, and we each personally and on behalf of Trust certify that all statements and representations made in this Certificate are true and correct. This Trust Certificate is dated May 9, 2008.

CERTIFIED TO AND ATTESTED BY:

THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001

By: Maureen Lampert, trustee
MAUREEN LAMPERT, Trustee of THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001

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TRUST ACKNOWLEDGMENT

On this 9th day of May in the year 2008 before me a Notary Public for the State of Illinois personally appeared MAUREEN LAMPERT, Trustee of THE MAUREEN LAMPERT TRUST, DATED MARCH 6, 2001, known or identified to me to be the person(s) whose name(s) is/are subscribed to within the instrument as Trustee(s) and acknowledged to me that he/she/they executed the instrument as such Trustee(s).

Blesserna Aquino Supra
Notary Public for State of Illinois
Commission Expires: JULY 07, 2010

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