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RECORDATION REQUESTED BY:

JPMorgan Chase Bank, NA
John Hancock Center Private
Client Services LPO
875 N. Michigan Avenue
Chicago, IL 60611



Doc#: 0823431029 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/21/2008 10:47 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Private Client Services Loan
Servicing
P.O. Box 32096
Louisville, KY 40232-2096



UCN# 792061434000
RCO# 30000824608
Deal ID# 499271546
CG# 285001

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

LAURA J. WILD
JPMorgan Chase Bank, NA
875 N. Michigan Avenue
Chicago, IL 60611

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 27, 2008, is made and executed between WILLIAM E. ZOPP AND ANDREA L. ZOPP, AS JOINT TENANTS, whose address is 10920 SOUTH OAKLEY, CHICAGO, IL 60643 (referred to below as "Grantor") and JPMorgan Chase Bank, NA, whose address is John Hancock Center Private Client Services LPO, 875 N. Michigan Avenue, Chicago, IL 60611 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 23, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON SEPTEMBER 24, 2004 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS INSTRUMENT #0426844009.

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

LOT 62 AND 65 IN THE SUBDIVISION OF LOTS 6 TO 16 AND THE NORTH 90 FEET OF LOTS 1 TO 5 IN BLOCK "L" IN THE WEST HALF OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN MORGAN PARK, COOK COUNTY, ILLINOIS. TAX ID: 25-18-309-015-0000.

The Real Property or its address is commonly known as 10920 SOUTH OAKLEY AVENUE, CHICAGO, IL 60643. The Real Property tax identification number is 25-18-309-015-0000

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Maximum Lien. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed the Credit Limit of \$250,000.00.

The original stated principal amount of the Credit Agreement, as heretofore modified, of ONE HUNDRED FIFTY THOUSAND DOLLARS AND 00/100 (\$150,000.00) is increased as of the date hereof by the amount of ONE HUNDRED THOUSAND DOLLARS AND 00/100 (\$100,000.00). Accordingly, as of the date hereof, the new stated principal amount of the Credit Agreement is TWO HUNDRED FIFTY THOUSAND DOLLARS

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(Continued)**

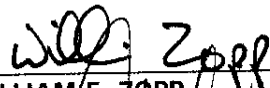
Page 2

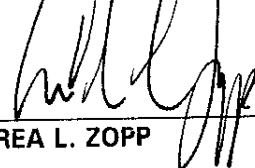
AND 00/100 (\$250,000.00). If the Credit Agreement evidences a term loan or a non-revolving line of credit, Borrower hereby promises to pay to the order of Lender, the stated principal amount of the Credit Agreement, as hereby increased, or so much thereof as may be advanced, less any repayments of the principal thereof previously made, together with interest thereon at the rate, on the dates and in the manner specified in the Credit Agreement, as modified hereby. If the Credit Agreement evidences a revolving line of credit, Borrower hereby promises to pay to the order of lender the stated principal amount of the Credit Agreement, as hereby increased, or such amount less than the stated principal amount which is outstanding from time to time, together with interest thereon at the rate, on the dates and in the manner specified in the Credit Agreement, as modified hereby

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original 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 Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, 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 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 27, 2008.

GRANTOR:

X 
WILLIAM E. ZOPP

X 
ANDREA L. ZOPP

LENDER:

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **WILLIAM E. ZOPP; ANDREA L. ZOPP**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

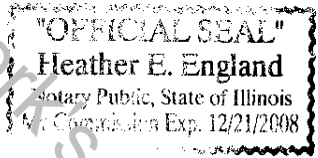
Given under my hand and official seal this 22nd day of July, 2008.
 By Mary L. Kwiolos Residing at Chicago, IL

Notary Public in and for the State of Illinois
 My commission expires 10/26/09



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF COOK)



On this 22 day of July, 2008 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the Vice President, 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 and that the seal affixed is the corporate seal of said Lender.

By Heather England Residing at Chicago, IL

Notary Public in and for the State of Illinois
 My commission expires 12/21/2008

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MODIFICATION OF MORTGAGE (Continued)

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