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Drawn By: Janet Burk

Processor

201 N. Central Ave 31st Flr AZ1-1035
Phoenix, AZ 85004

And, After Recording, Return To:

JPMorgan Chase Bank, N.A.
710 Kansas Lane LA4-2107
Monroe, LA 71203



0829526085

Doc#: 0829526085 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/21/2008 09:29 AM Pg: 1 of 5

P.I.N. _____

[Space Above This Line For Recording Data]

Loan Number: 414511703590

**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 Peter J Faraci & Nella Faraci & Joseph Fraci & Lina Feraci. 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 09, 2006, which is secured by a Mortgage of the same date recorded in Document 0618735001, Book _____ at Page _____ of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 2127 N CHESTNUT AVE, 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 October 03, 2008, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$202,500.00.

BOX 333-CT1

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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 \$300,000.00 to \$202,500.00. 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.

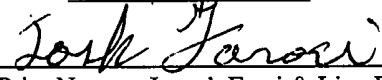
3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

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

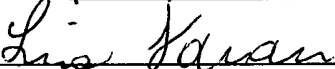
BORROWER:

 (Seal)
Print Name: Peter J Faraci & Nella Faraci

Date: 10/15/08


 (Seal)
Print Name: Joseph Fraci & Lina Feraci

Date: 10-14-2008

 (Seal)
Print Name:

Date: 10-14-2008

JPMORGAN CHASE BANK, N.A.

By:  (Seal)
Name: Brian Davison, Bank Officer

Date: October 03, 2008

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ACKNOWLEDGEMENTS

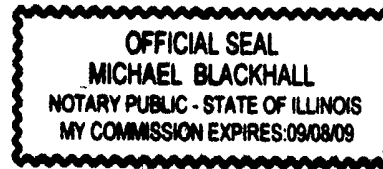
STATE OF ILLINOIS)
) ss.:
 COUNTY OF COOK)

I, Michael Blackhall, a Notary Public in and for said county and state, do hereby certify that Peter and Nella Faraci, Joseph Faraci and Lisa Faraci, personally known to me to be the same person(s) whose name(s) _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ signed and delivered the said instrument as _____ free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal this 14th day of October 2008.

Michael Blackhall (Seal)
 Notary Public, COOK County, Illinois.

My Commission expires: 9-8-09



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LENDER ACKNOWLEDGEMENTS

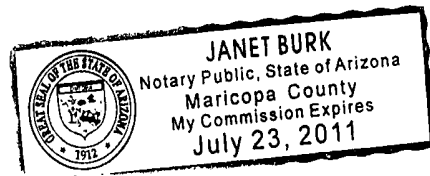
STATE OF ARIZONA)
COUNTY OF MARICOPA) ss.:

On the 03rd day of October in the year 2008, before me, the undersigned, a Notary Public in and for said state, personally appeared Brian Davison, Bank Officer, 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.

Notary Public

(Seal)

My commission expires on _____



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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 AC0807361 FSA
STREET ADDRESS: 2127 N CHESTNUT AVE
CITY: ARLINGTON HEIGHTS COUNTY: COOK
TAX NUMBER:

LEGAL DESCRIPTION:

LOT 2 IN SHAHWAN'S SUBDIVISION, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office