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Doc#: 1006840012 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/09/2010 09:24 AM Pg: 1 of 4

27-0886448

Prepared by Morgan Stall
Record and return by mail to:
Home Equity Service Center
1 Mortgage Way PO Box 5449
Mount Laurel, NJ 08054
Attn: Lori Butler - Mailstop DC
Loan No: 0031658537

AMENDMENT TO AGREEMENT AND MORTGAGE

THIS AMENDMENT is made by and between Charles Schwab Bank, whose street address is 1 Mortgage Way PO Box 5449, Mount Laurel, NJ 08054 ("Lender"), and Greg Alcazar, a married person, Susan E. Alcazar, a married person, who resides at 410 Dorothy Drive, Des Plaines, IL 60016 ("Borrower").

WHEREAS, on August 16, 2005, Lender established a home equity line of credit account (the "Account") in the name of Mortgagor with a maximum line of credit available under the Account in the amount of \$87,000.00; and

WHEREAS, in order for the Account to be established, Borrower/Mortgagor executed certain documents, including, but not limited to, an Agreement/Promissory Note (the "Agreement") and a Deed to Secure Debt and Assignment of Rents (the "Mortgage"); and

WHEREAS, the Mortgage was recorded on September 6, 2005, in Doc# 052491255 in the official records of Cook County, State of Illinois and encumbers the property described therein; and

WHEREAS, Mortgagor requests that Lender decrease the maximum line of credit available under the Account to \$77,000.00; and

WHEREAS, in order for Lender to decrease the maximum line of credit available under the Account to such amount, the Agreement and the Mortgage must be amended to reflect the decreased amount.

NOW THEREFORE, for and in consideration of the above and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. The Agreement and the Mortgage are hereby amended to reflect that the maximum line of credit available under the Account, and the maximum principal amount secured by the Mortgage, is now \$77,000.00.
2. Except as specifically modified hereby, the Agreement and the Mortgage are hereby ratified and confirmed in all respects and remain in full force and effect.

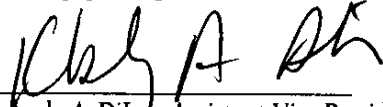
HKM

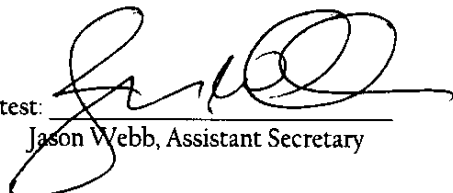
BOX 333-CT

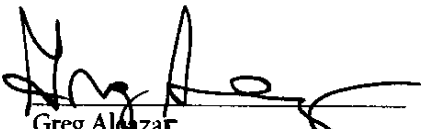
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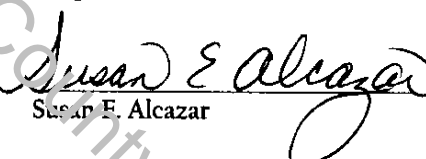
IN WITNESS WHEREOF, Lender and Mortgagor have executed this Amendment as of the 21st day of December 2009.

Charles Schwab Bank, by
PHH Mortgage Corporation, Authorized Agent

By: 
Kimberly A. DiLeo, Assistant Vice President

Attest: 
Jason Webb, Assistant Secretary


Greg Alcazar


Susan E. Alcazar

Property of Cook County Clerk's Office

**COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____**

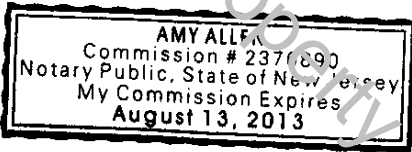
Loan No. 0031658537

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STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On December 21, 2009, before me, AMY ALLEN, a Notary Public in and for said state, personally appeared KIMBERLY A. DILEO and JASON WEBB, Assistant Vice President & Assistant Secretary, respectively, of the Corporation that executed the within instrument, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.

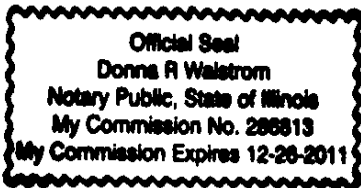


Notary's Signature: *Amy Allen*
Name: Amy Allen
Notary Public, State of New Jersey
My Commission Expires: August, 13th, 2013

STATE OF IL
COUNTY OF COOK

On 12/31 2009 before me, Donna Rumbelstrom, a Notary Public
(Name of Notary)
in and for said county, personally appeared, GREG ALCAZAR & SUSAN E. ALCAZAR, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary's Signature: *Donna R. Walstrom*
Name: _____
Notary Public, State of _____
Commission No.: _____
My Commission Expires: _____

Loan No. 0031658537

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008479880 LZ
STREET ADDRESS: 410 DOROTHY DRIVE
CITY: DES PLAINES COUNTY: COOK
TAX NUMBER: 08-24-114-028-0000

LEGAL DESCRIPTION:

LOT 35 IN PLEASANT MANOR ESATES UNIT NO. 2, A SUBDIVISION OF THAT PART LYING NORTH OF ALGONQUIN ROAD OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TILTES OF COOK COUNTY, ILLINOIS, ON APRIL 5, 1960, AS DOCUMENT NUMBER 1916025, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office