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RECORDATION REQUESTED BY:

JPMorgan Chase Bank, NA Chicago Private Client Services LPO 10 South Dearborn, 8th Floor Chicago, IL 60670



Doc#: 1007112065 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 03/12/2010 09:29 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Asset Management Loan Servicing P.O. Box 32095 Louisville, KY 45232-2096

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

DEBORAH WITT-MOROWCZYNSKI J/Morgan Chase Bank, NA 10 South Dearborn, 8th Floor Chicago, ii. 60670 FIRST AMERICAN TITLE

ORDER # 2010277

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 25, 2010, is made and executed between COURTNEY C. SMITH and SUSIE SMITH, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, whose address is 2030 NORTH LINCOLN AVENUE UNIT A AND B, CHICAGO, IL 60614-6262 (returned to below as "Grantor") and JPMorgan Chase Bank, NA, whose address is Chicago Private Client Services LPO, 10 South Dearborn, 8th Floor, Chicago, IL 60670 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 10, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED JUNE 14, 2007 AS DOCUMENT NUMBER 0716557101 IN THE COOK COUNTY RECORDER OF DEEDS, STATE OF ILLINOIS.

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

UNIT C-144 AND UNIT D-145 IN THE POINTE AT LINCOLN PARK CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARTS OF BLOCKS 29 AND 30 IN CANAL TRUSTEES' SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN WHICH SURVEY IS ATTACHED AS EXHIBIT "E" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 94849915, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2030 NORTH LINCOLN AVENUE, UNIT A AND B, CHICAGO, IL 60614-6262. The Real Property tax identification number is 14-33-132-045-1142

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/Deed of Trust, exceed the Credit Limit of



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MODIFICATION OF MORTGAGE (Continued)

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\$108,400.00.

The principal amount of the Indebtedness secured by this Mortgage is reduced by this Modification of Mortgage to \$108,400.00. The lien of this Mortgage originally dated May 10, 2007 shall not exceed at any \$108,400.00 as of the date of this Modification, which is February 23, 2010.

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 incorsers 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 FEBRUARY 25, County Clark's Office 2010.

GRANTOR:

SUSIE SMITH

LENDER:

Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF) SS **COUNTY OF** On this day before nie, the undersigned Notary Public, personally appeared COURTNEY C. SMITH; SUSIE SMITH, 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 Linda S. Marr Notary Public in and for the State of Lines "OFFICIAL SEAL" My commission expires 2-2 2014Linda S Marr Notary Public, State of Illinois My Commission Expires 2/2/2014 LENDER ACKNOWLEDGMENT STATE OF ILLINON) SS) 201 before me, the unususigned Notary day of I VIALCH Public, personally appeared (IARRET KLEID and known to me to by the ISE Acco. , authorized agent for the Lender that executed the within and foregoing in trument 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. Residing at Dulabe Count Notary Public in and for the State of My commission expires 625/1"OFFICIAL SEAL" Barbara A. Dumas Notary Public, State of Illinois Dupage County My Commission Expires June 25, 2011

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MODIFICATION OF MORTGAGE (Continued)

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