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**MODIFICATION
AGREEMENT and
SUBSTITUTION OF
COLLATERAL**



Doc#: 1405710012 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/26/2014 04:24 PM Pg: 1 of 3

THIS MODIFICATION AGREEMENT is made by and between Paul A. Ropski ("Mortgagor") and JPMorgan Chase Bank, N.A., a national banking association, whose address is 1111 Polaris Parkway, Columbus, OH 43240 ("Mortgagee") (jointly referred to as "the parties").

Mortgagor executed a Home Equity Line of Credit Mortgage Agreement on February 22, 2007, to secure a payment of Sixty-Five Thousand and 00/100 (\$65,000.00) Dollars (Loan No. 00447022409265) (hereinafter the "Mortgage"), which Mortgage was recorded in the Office of the Recorder of Deeds for Cook County, Illinois on March 2, 2007 as Document No. 0706102165.

Mortgagor has exchanged parking space P-16 for parking space P-7, and Mortgagee has agreed to and *does hereby release parking space P-16 as security* for the Mortgage and substitute in its place parking space P-7, so that the Mortgage shall hereafter be secured by the following described real estate in Cook County, Illinois:

PARCEL 1: UNITS 804 AND P-7 IN THE COSMOPOLITAN LOFTS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE. PART OF BLOCK 21 IN CANAL TRUSTEES' SUBDIVISION OF LOTS IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO IN TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00198107, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS

PARCEL 2: EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS, USE, SUPPORT, MAINTENANCE AND ENJOYMENT AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RECIPROCAL EASEMENTS RECORDED AS DOCUMENT NUMBER 00198106.

PARCEL 3: THE EXCLUSIVE RIGHT TO THE USE OF S-804, A LIMITED COMMON ELEMENT AS DELINEATED ON A SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENTS NUMBER 00198107.

PINs: 17-15-309-032-1044 and 17-15-309-032-1054;
CKA: 1133 S. Wabash, Unit 804, Chicago, IL 60605-2343.

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In all other respects, the parties ratify and confirm the terms of the Mortgage.

Dated: 2/21/14

Paul A. Ropski
Paul A. Ropski, Mortgagor

JPMorgan Chase Bank, N.A.

Dated: FEBRUARY 13, 2014

By: Michael D. Samuels
Michael D. Samuels, Vice President

Prepared by:
Charles A. Janda
120 N. LaSalle St., Ste. 1040
Chicago, IL 60602

Send Tax Bills to:
Paul A. Ropski
1133 S. Wabash, Unit 803
Chicago, IL 60605-2343

Mail Recorded Instrument to:
J.P. Morgan Chase, N.A.
P.O. Box 11606
Lexington, KY 40576-1606

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State of ARIZONA
County of MARICOPA

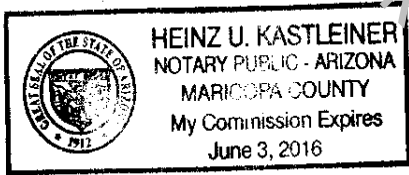
On FEBRUARY 13, 2014 before me, HEINZ U. KASTLEINER, Notary Public,
personally appeared MICHAEL SAMUELS, VICE PRESIDENT OF
JPMORGAN CHASE BANK, N.A. who proved to me on

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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature *[Handwritten Signature]* (Seal)



STATE OF ILLINOIS)
)
COUNTY OF COOK) SS.

On February 21, 2014, before me, Charles A. Janda, a notary public, Paul A. Ropski personally appeared, known to me to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Charles A. Janda
Notary Public

