Return To: JPMorgan Chase Bank, N.A., Wholesale Loan Operations, GWM Chicago 10 South Dearborn, FL7, IL1-0063 Chicago, IL 60603-2300

Prepared By: Brennan D Ruby J.P. Morgan 1111 Polaris Parkway, Floor 1H Columbus, OP 43240

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Modification of Mortgage

Lender

JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240

Date: July 10, 2014

Mortgagor

Lee C. Brandsma and Pamela A. Brandsma, husband and wife, as tenants by the entirety 736 Cleveland Road

Hinsdale, IL 60521

Loan Number: 603000168439

Background. Mortgagor and Lender entered into a Security Instrument dated April 13, 2009 and recorded on May 7, 2009. The Security Instrument was recorded in the records of Cook County, Illinois in Document number 0912754010. The property is located in Cook County at 736 Cleveland Road, Hinsdale, IL 60521.

Described as: LOT 12 IN BLOCK 8 IN THE WOODLANDS, BEING A SUSDIVISION OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPTING THEREFROM THE WEST 1,312.4 FEET OF THE NORTH 718.2 FEET OF SAID SOUTHWEST 1/4 ACCORDING TO THE PLAT THEREOF RECORDED MAY 7, 1924 AS DOCUMENT 216469 IN COOK COUNTY, ILLINOIS.

Modification. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements.

A credit agreement between Lender and Lee Brandsma and Pamela A. Brandsma (the "Borrower") dated May 25, 2010 as modified by the loan modification agreement signed by Borrower and

J.P. Morgan

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dated the same date as this Modification (the "Loan Modification Agreement"). Under the Loan Modification Agreement, the Lender agrees, subject to certain terms, conditions and limitations, to make advances to the Borrower in a principal amount outstanding not to exceed four hundred fifty thousand and 00/100 Dollars (U.S. \$450,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than June 5, 2030.

The interest rate stated in the Loan Modification Agreement is three and 405 thousandths percent (3.405%). If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the Loan Modification Agreement.

Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$450,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

Except as modified, renewed and extended by the Loan Modification Agreement and this Modification, Borrower in all respects ratifies and confirms the Note and the Security Instrument, and the Note and the Security Instrument as modified, renewed and extended by the Loan Modification Agreement and this Modification will be construed as one and the same instrument.

Warranty of Title. Mortgagor warrant: that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrumen, and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record and has the right to enter into this Modification.

Continuation of Terms. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

Signatures. By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

Mortgagor

Lee C. Brandsma

Pamala A Ruandama

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C/O/A/S O/A/CO

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JPMorgan Chase Bank, N.A.	
A USA National Banking Association	7
Authorized Signer	Date

Lender

Acknowledgment State of		
County of Wiege		
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Brandsma, married to Tamela A. Brandsma.	1- 40-01	by Lee C.
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Wendy F. Rudolph	§ OFFICIAL S	
(Print Name)	WENDY F. RU NOTARY PUBLIC, STATE	IDOLPH }
My commission expires: 16 MAP 15	My Commission Expir	es 03/16/2015

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Lender	
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AJUSA National Banking Association	
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