

**After Recording Return To:**

JPMorgan Chase Bank, N.A.  
Retail Lending Servicing KY2-1606  
P.O. Box 11606  
Lexington, KY 40576-1606

2007 032399

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2007 MAR 23 10:23 AM

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LOAN NUMBER: 410530681694

NOTE - 1556 UIC 7

**MODIFICATION TO HOME EQUITY LINE OF CREDIT  
AGREEMENT AND CREDIT LINE MORTGAGE**

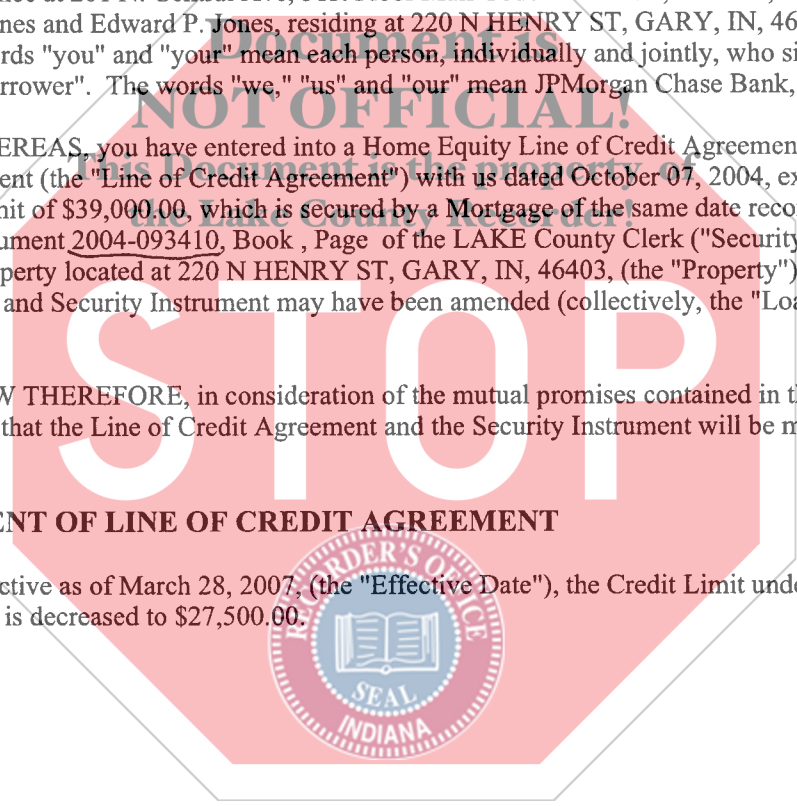
THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. having an office at 201 N. Central Ave, 31st Floor Mail Code AZ1-1035, Phoenix, Arizona 85004 and Kathryn A. Jones and Edward P. Jones, residing at 220 N HENRY ST, GARY, IN, 46403. In this Agreement the words "you" 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 October 07, 2004, extending a line of credit with a limit of \$39,000.00, which is secured by a Mortgage of the same date recorded in Mortgages at Document 2004-093410, Book , Page of the LAKE County Clerk ("Security Instrument"), covering real property located at 220 N HENRY ST, GARY, IN, 46403, (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 March 28, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$27,500.00.



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MT  
20-  
2.99  
EPJ

This is a modification to your credit line mortgage ("Mortgage"). The Mortgage secures the original indebtedness and also the indebtedness created by future advances made under the Agreement within 20 years from the date this Mortgage is recorded, to the same extent and with the same priority of lien as if such future advances had been made at the time this Mortgage was recorded, although there may have been no advances made at the time of execution and acknowledgment of the Mortgage and although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage at any one time shall not exceed the Maximum Principal Amount, plus interest, and plus any disbursements made to perfect the security of the Mortgage, with interest on such disbursements at the Agreement rate.

## 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 \$39,000.00 to \$27,500.00. 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(S):

 (Seal)

Kathryn A Jones

DATE: 4-4-07

 (Seal)

Edward P Jones

DATE: 4-4-07

JPMORGAN CHASE BANK, N.A.

By:   
Name: Brian Davison, Bank Officer



DATE: March 28, 2007

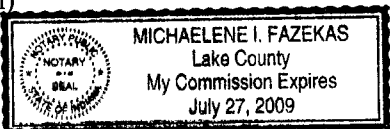
*K.A.J.*  
*E.P.J.*

ACKNOWLEDGEMENTS

STATE OF INDIANA )
)
COUNTY OF LAKE ) ss.:

On the 7th day of April in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared [signature] Jones & Kathleen A Jones, 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.

[Signature] (Seal)
Notary Public



My commission/term of office expires on



STATE OF ARIZONA )
)
COUNTY OF MARICOPA ) ss.:

On the 28th day of March in the year 2007, 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.

[Signature: Peggy L Gilbert] (Seal)
Notary Public



My commission expires on

**EXHIBIT A**

Lot Numbered 16, except the North 6 feet thereof, all of Lots 17 and 18 and the North ½ of Lot 19 in Block 1 as shown on the recorded plat of Second Addition to Calumet City in the City of Gary recorded in Plat Book 2 page 40 in the Office of the Recorder of Lake County, Indiana.

