

Recording Requested By/Return To:
JPMORGAN CHASE BANK, N.A.
CHASE RECORDS CENTER
RE: COLLATERAL TRAILING
DOCUMENTS
PO BOX 8000
MONROE, LA 71203

This Instrument Prepared By:

JPMORGAN CHASE BANK, N.A.
** 3415 VISION DRIVE
COLUMBUS, OH 43219-6009

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT

This modification adds the amount of \$89,636.42 to the current principal balance of \$489,416.27, and represents capitalized interest, fees, expenses, and other amounts due under the terms of the original Mortgage/Deed of Trust/Trust Deed. The new unpaid principal balance of the loan, as modified, is \$579,052.69. The original principal balance of the loan on which mortgage/recording taxes were previously paid was \$471,000.00.

Current principal balance now due and owing: \$489,416.27
Taxable accrued interest: \$89,636.42

* Borrower ("I")¹: NIGH [REDACTED] whose address is [REDACTED], EAST ELMHURST,
NEW YORK 11370-1501

** Lender ("Lender"): JPMORGAN CHASE BANK, N.A. whose address is CHASE, [REDACTED]

Date of First Lien Security Instrument ("Mortgage") and Note ("Note"): FEBRUARY 06, 2003
Loan Number: [REDACTED] ("Loan")

* Property Address: [REDACTED], NEW YORK 11372 ("Property")

LEGAL DESCRIPTION: Section [REDACTED]

BOROUGH AND COUNTY OF QUEENS AND STATE OF NEW YORK

THE LAND REFERRED TO IS SITUATED IN THE COUNTY OF QUEENS, CITY OF JACKSON HEIGHTS AND STATE OF NEW YORK, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EASTERLY SIDE OF 80TH STREET, FORMERLY 23RD STREET, 60 FEET WIDE, DISTANCE 279.33 FEET SOUTHERLY FROM THE CORNER FORMED BY THE INTERSECTION OF THE SOUTHERLY SIDE OF 30TH AVENUE, FORMERLY GRAND AVENUE, 80 FEET WIDE, WITH THE

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

