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RECORDATION REQUESTED BY:

HARRIS TRUST AND
SAVINGS BANK
PRIVATE BANK ROC
111 W. MONROE STREET
P.O. BOX 755
CHICAGO, IL 60690

2990004784

WHEN RECORDED MAIL TO:

HARRIS BANKS
Consumer Loan Utility
150 W. Wilson
Palatine, IL 60067

0021186821

2775/0283 55 001 Page 1 of 4
2002-10-28 14:43:20
Cook County Recorder 30.00



0021186821

JOHN W. MULHOLLAND
PRIVATE BANKING 1117C

FOR RECORDER'S USE ONLY

14200575151

This Modification of Mortgage prepared by:

JOLEEN AYERS
Harris Banks
150 W. Wilson
Palatine, IL 60067

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 13, 2001, is made and executed between WALTER S. CRONIN and VICTORIA E. CRONIN, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY (referred to below as "Grantor") and HARRIS TRUST AND SAVINGS BANK, whose address is 111 W. MONROE STREET, P.O. BOX 755, CHICAGO, IL 60690 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 2, 2001 (the "Mortgage").

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

LOT 3 (EXCEPT THE EAST 10 FEET THEREOF MEASURED ON THE NORTH LINE OF SAID LOT 3) AND ALL OF LOT 4 IN OWNERS DIVISION F LOT 1 IN ASHTON'S SUBDIVISION OF BLOCK 4 IN HILLIARD AND DOBBINS SUBDIVISION OF ALL THAT PART OF SECTION 6, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF PITTSBURGH, CINCINNATI AND ST. LOUIS RAILROAD (EXCEPT THE WEST 1/2 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SAID SECTION), IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2122 WEST HOPKINS PLACE, CHICAGO, IL 60620.
The Real Property tax identification number is 25-06-105-019-0000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$162,500.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$176,750.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/4%. THE FINAL MATURITY DATE IS APRIL 27, 2021, AT NO TIME SHALL THE PRINCIPAL AMOUNT OF INDEBTEDNESS SECURED BY THE MORTGAGE NOT INCLUDING SUMS ADVANCED TO PROTECT THE SECURITY OF THE MORTGAGE EXCEED \$176,750.00.

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MODIFICATION OF MORTGAGE (Continued)

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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 endorser 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 DECEMBER 13, 2001.

GRANTOR:

X *Walter S. Cronin*
WALTER S. CRONIN , Individually

X *Victoria E Cronin*
VICTORIA E. CRONIN , Individually

LENDER:

X *Thomas P. DeFeby*
Authorized Signer

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Property of Cook County Clerk's Office

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF DuPage) SS

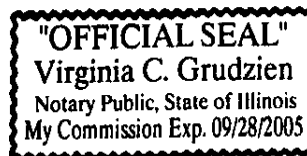
On this day before me, the undersigned Notary Public, personally appeared WALTER S. CRONIN and VICTORIA E. CRONIN, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21st day of December, 2001

By Virginia C. Grudzien Residing at Wheaton IL

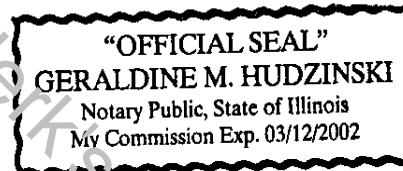
Notary Public in and for the State of Illinois

My commission expires 9-28-05



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS



On this 10th day of January, 2002 before me, the undersigned Notary Public, personally appeared THOMAS P. LAWLEY and known to me to be the VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument 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.

By Geraldine M. Hudzinski Residing at Cook County

Notary Public in and for the State of Illinois

My commission expires 3-12-2002

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MODIFICATION OF MORTGAGE (Continued)

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