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2003-04-04 12:59:33
Cook County Recorder 28.00



RECORDATION REQUESTED BY:

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

2990003203

WHEN RECORDED MAIL TO:

Harris Bank Consumer Lending Center
3800 Golf Road Suite 300
P.O. Box 5003
Rolling Meadows, IL 60008

023003081 enc

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

M WILDNER
Harris Bank Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5003
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 7, 2003, is made and executed between RICHARD A COSGROVE and FRANCINE A COSGROVE, his Wife (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 January 7, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MARCH 15, 2000 AS DOCUMENT NO. 00185873 IN COOK COUNTY RECORDS.

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

LOT 11 IN PARK LAKE ESTATES UNIT NO. 2, BEING A SUBDIVISION OF PART OF THE SOUTH 20 ACRES OF THE WEST 50 ACRES OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 29, 1958 AS DOCUMENT 1836821 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 212 SHORELINE DRIVE, PARK RIDGE, IL 60068. The Real Property tax identification number is 09-27-417-058

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 \$218,460.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$464,800.00 SUBJECT TO INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/2%. THE FINAL MATURITY DATE IS JANUARY 7, 2020.

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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 endorsers 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 MARCH 7, 2003.

GRANTOR:

X 
RICHARD A COSGROVE, Individually

X 
FRANCINE A COSGROVE, Individually

LENDER:

X 
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

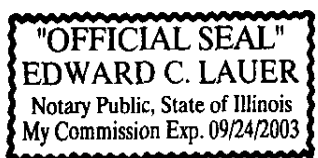
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **RICHARD A COSGROVE** and **FRANCINE A COSGROVE**, 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 18TH day of MARCH, 2003

By Edward C. Lauer Residing at Cook County

Notary Public in and for the State of ILLINOIS
 My commission expires 9/24/03



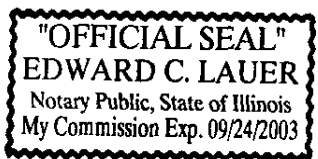
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 18TH day of MARCH, before me, the undersigned Notary Public, personally appeared VALENIE MERINA 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 Edward C. Lauer Residing at Cook County

Notary Public in and for the State of ILLINOIS
 My commission expires 9/24/03



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**MODIFICATION OF MORTGAGE
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