

UNOFFICIAL COPY

HE
TR



RECORDATION REQUESTED BY:
**HARRIS TRUST AND
SAVINGS BANK
PRIVATE BANK
111 W. MONROE STREET
P.O. BOX 755
CHICAGO, IL 60690**

Doc#: 0328235063
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 10/09/2003 07:28 AM Pg: 1 of 4

2990004733

WHEN RECORDED MAIL TO:
**Harris Bank Consumer
Lending Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008**

H23050419 CMC

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

4

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 19, 2003, is made and executed between Karen A Simonsen and Linda J Sherline, both Unmarried, as Joint Tenants (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 February 1, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED FEBRUARY 28, 2001 AS DOCUMENT NO. 0010160815 IN COOK COUNTY, ILLINOIS.

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

UNIT NUMBER 17-C AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL): THE SOUTH 100 FEET OF LOTS 36, 37, 38, 39 AND THE SOUTH 100 FEET OF THAT PART OF LOT 40 LYING WEST OF THE WEST LINE OF SHERIDAN ROAD IN BLOCK 3 IN LAKE SHORE SUBDIVISION OF LOTS 24, 25 AND 26 IN PINE GROVE, IN SECTION 21, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION MADE BY MICHIGAN AVENUE NATIONAL BANK OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 1, 1973, AND KNOWN AS TRUST NUMBER 2371, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 22632555, AS AMENDED FROM TIME TO TIME, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE PARCEL (EXCEPTING FROM THE PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL OF THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) ALL IN COOK COUNTY, ILLINOIS.

BOX 333-CTI

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 2990004733

(Continued)

Page 2

The Real Property or its address is commonly known as 3300 N. Lake Shore Dr. #17C, Chicago, IL 60657. The Real Property tax identification number is 14-21-310-055-1048

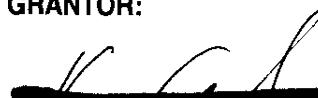

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$51,750.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$105,750.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/4%. THE FINAL MATURITY DATE IS FEBRUARY 28, 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 TO EXCEED \$105,750.00.

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 SEPTEMBER 19, 2003.


GRANTOR:

X 

 Karen A Simonsen, Individually

X 

 Linda J Sherrill, Individually

LENDER:

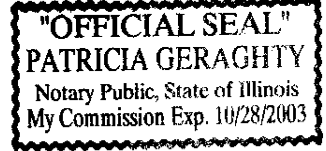
X 
 Authorized Signer

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 2990004733

INDIVIDUAL ACKNOWLEDGMENT



STATE OF Illinois)
) SS
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Karen A Simonsen and Linda J Sherline**, 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.

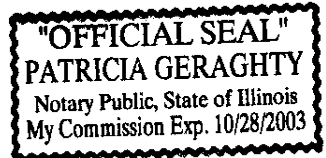
Given under my hand and official seal this 22ND day of SEPTEMBER, 2003

By Patricia Geraghty Residing at Chicago, Ill.

Notary Public in and for the State of Illinois

My commission expires 10/28/03

LENDER ACKNOWLEDGMENT



STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 22ND day of SEPTEMBER, 2003 before me, the undersigned Notary Public, personally appeared MARY PAT BITTMAN and known to me to be the V.P OF HARRIS BK, 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 Patricia Geraghty Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 11/28/03

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 2990004733

Page 4

LASER PRO Lending, Ver. 5.21.00.003 Copr. Harland Financial Solutions, Inc. 1997, 2003. All Rights Reserved. - IL P:\HARLAND\1281CF\PL10261FC TR-521726 PR-26

REDACTED

Property of Cook County Clerk's Office