UNOFFICIAL COPY

RECORDATION REQUESTED BY: Heritage Bank of Schaumburg 1535 W. Schaumburg Rd. Schaumburg, IL 60194

WHEN RECORDED MAIL TO: Heritage Bank of Schaumburg 1535 W. Schaumburg Rd. Schaumburg, IL 60194



Doc#: 0405749075

Eugene "Gene" Moore Fee: \$28.50 Cook County Recorder of Deeds Date: 02/26/2004 11:02 AM Pg: 1 of 3

FOR RECORDER'S USE ONLY

This Modification of Mor dage prepared by:

STACY ANTTILA- 815008719-1 HERITAGE BANK OF SCHAUMBURG 1535 W. SCHAUMBURG RD. SHAUMBURG, IL 60194

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 12, 2003, is made and executed between JOHN M. O'CONNOR, UNMARRIED, whose address is 7905 BERKSHIRE DRIVE, HANOVER PARK, IL 60133 (referred to below as "Grantor") and Heritage Bank of Schaumburg, whose address is 1535 W. Schaumburg Rd., Schaumburg, IL 60194 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 26, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED OCTOBER 23, 2002 IN COOK COUNTY, ILLINOIS AS COCUMENT NUMBER 0021162506.

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

LOT 9 IN BLOCK 58 IN HANOVER HIGHLANDS UNIT NUMBER 8, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMER 20, 1968, AS DOCUMENT NO. 20710037, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7905 BERKSHIRE DRIVE, HANOVER PARK, IL 60133. The Real Property tax identification number is 07-30-205-009

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

CREDIT LIMIT IS INCREASED FROM \$30,000.00 TO \$50,000.00.

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

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MODIFICATION OF MORTGAGE

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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.

CRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF

MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 12, 2003.
GRANTOR:
X John M. O'CONNCR
LENDER:
X Authorized Signer
INDIVIDUAL ACKNOWLEDGMENT
STATE OF ACCOUNTS OF THE STATE
COUNTY OF
On this day before me, the undersigned Notary Public, personally appeared JOHN M. O'CONNOR , to me known to be the individual described in and who executed the Modification of Mortgage, and acr nowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.
Given under my hand and official seal this day of d
By Residing at 1999 1990
Notary Public in and for the State of
My commission expires "OFFICIAL SEAL" Patricia T. Ernst Notary Public, State of Illinois My Commission Expires June 29, 2007

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UNOFFICIAL COLOR MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT	
STATE OF))
acknowledged said instrument to be the free and volunta the Lender through its board of directors or otherwise, for stated that he or she is authorized to execute this said in of said Lender. By Notary Public in and for the State of My commission expires	ry act and deed of the said Lender, duly authorized by the uses and purposes therein mentioned, and on oath instrument and that the seal affixed is the corporate seal. Residing at "OFFICIAL SEAL" Stacy Anttila Notary Public, State of Illinois My Commission Expires Augt. 4, 2005
LASER PRO Lending, Ver. 5.22.30.002 Copr. Harland Financial Solutions, Inc. 1997, 2003	1. Aij Rights Roll year - II. G \CFILPUQ201 FC TR-626 PR-41