

UNOFFICIAL COPY

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

2990063196
WHEN RECORDED MAIL TO:
Harris Bank Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008



Doc#: 0420904106
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 07/27/2004 10:01 AM Pg: 1 of 4

ME H24038712 CTIC

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

3. BULTHUIS
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 July 16, 2004, is made and executed between Kathryn M Moran and Edward J Moran, Her Husband, In Joint Tenancy (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 October 10, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED NOVEMBER 20, 2002 AS DOCUMENT NUMBER 0021287571 IN COOK COUNTY RECORDS .

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

SEE LEGAL ATTACHMENT

The Real Property or its address is commonly known as 4856 South Cornell Ave, Chicago, IL 60615. The Real Property tax identification number is 20-11-217-054

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 \$114,190.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$245,000.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/4%. THE FINAL MATURITY DATE IS OCTOBER 11, 2022.

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

BOX 333-CTI

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE****(Continued)**

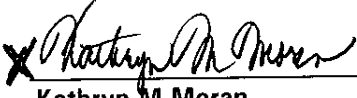
Loan No: 2990063196

Page 2

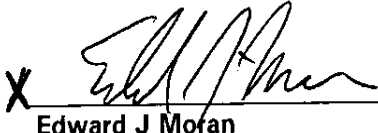
performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all 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 JULY 16, 2004.

GRANTOR:

X  _____

Kathryn M Moran

X  _____

Edward J Moran

LENDER:

HARRIS TRUST AND SAVINGS BANK

X  _____

Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 2990063196

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

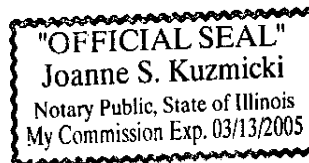
On this day before me, the undersigned Notary Public, personally appeared **Kathryn M Moran and Edward J Moran**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19th day of JULY, 2004.

By Joanne S. Kuzmicki Residing at 111 W MONROE

Notary Public in and for the State of IL

My commission expires 3/13/2005



LENDER ACKNOWLEDGMENT

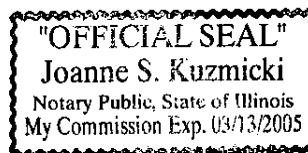
STATE OF IL)
) SS
 COUNTY OF COOK)

On this 19th day of JULY, 2004 before me, the undersigned Notary Public, personally appeared HOLLY BROWN and known to me to be the _____, 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 Joanne S. Kuzmicki Residing at 111 W MONROE

Notary Public in and for the State of IL

My commission expires 3/13/2005



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CHICAGO TITLE INSURANCE COMPANY

EQUITY SEARCH PRODUCT



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PARCEL 1: LOT 16 IN SOUTH CORNELL, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF FRACTIONAL SECTION 12 AND THE NORTHEAST 1/4 OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: NON-EXCLUSIVE EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS, USE AND ENJOYMENT, OVER AND UPON THE COMMON ROAD PARCELS DESCRIBED AND SET FORTH IN EASEMENT AGREEMENT RECORDED AS DOCUMENT 00620418.

Property of Cook County Clerk's Office

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