

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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



2990063381
WHEN RECORDED MAIL TO:
Harris Bank Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 504
Rolling Meadows, IL 60008

Doc#: 0430033152
Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 10/26/2004 10:03 AM Pg: 1 of 5

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by.

J. STODZINSKI
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 September 30, 2004, is made and executed between Linda L Listrom and Franklyn D Kimball, HER HUSBAND, 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 October 28, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED DECEMBER 23, 2002 AS DOCUMENT NUMBER 0021424532.

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

SEE LEGAL ATTACHED

The Real Property or its address is commonly known as 854 West Webster Ave, Chicago, IL 60614. The Real Property tax identification number is 14-32-211-032-0000, 14-32-211-033-0000

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

THE HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE AS DESCRIBED IN THE MORTGAGE ABOVE WITH A CREDIT LIMIT OF \$250,000.00 IS HEREBY MODIFIED AND INCREASED TO A NEW CREDIT LIMIT OF \$1,000,000.00, SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE MINUS 1/2%. THE FINAL MATURITY DATE IS NOVEMBER 1, 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-CTT

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MODIFICATION OF MORTGAGE

Loan No: 2990063331

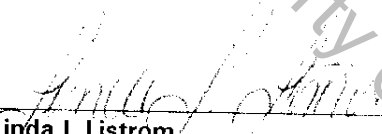
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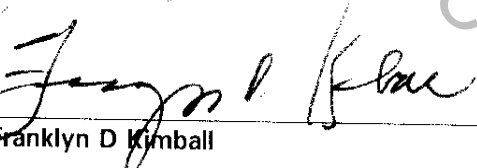
Page 2

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 SEPTEMBER 30, 2004.

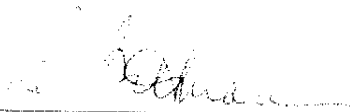
GRANTOR:

X 
Linda L Listrom

X 
Franklyn D Kimball

LENDER:

HARRIS TRUST AND SAVINGS BANK

X 
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 2990063331

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)

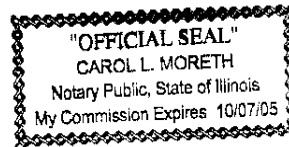
On this day before me, the undersigned Notary Public, personally appeared **Linda L Listrom and Franklyn D Kimball**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of September, 2004.

By Carol L. Moreth Residing at McHenry Cty

Notary Public in and for the State of Illinois

My commission expires 10/07/05



LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) SS

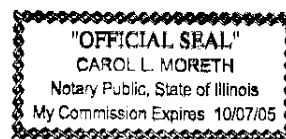
COUNTY OF Cook)

On this 28th day of September, 2004 before me, the undersigned Notary Public, personally appeared Mary Pat Bittman 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 Carol L. Moreth Residing at McHenry Cty

Notary Public in and for the State of Illinois

My commission expires 10/07/05



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 2990063331

Page 4

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CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE SCHEDULE A (CONTINUED)

ORDER NO. : 1408 008241780 HE

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1:

LOT 27 AND THE WEST 4 FEET OF LOT 28 IN BLOCK 3 IN THE SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 3, IN SHEFFIELD'S ADDITION TO CHICAGO, A SUBDIVISION IN THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, THE WHOLE OF SECTION 32, AND THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33 TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THE EAST 20 FEET OF LOT 28 IN BLOCK 3 IN THE SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 3 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 2, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS