

# 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



Doc#: 0435611016  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 12/21/2004 08:43 AM Pg: 1 of 4

~~600 399022104~~  
WHEN RECORDED MAIL TO:

Harris Bank Consumer Lending  
Center  
3800 Golf Road Suite 300  
P.O. Box 504  
Rolling Meadows, IL 60008

008242123

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

J. STUDZINSKI  
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 December 3, 2004, is made and executed between Harry James Fox and Mary Alexis Fox, his Wife 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 April 29, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED JULY 7, 1999 AS DOCUMENT NUMBER 99648378 .**

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

LOT 15 IN SUB-BLOCK 4 IN THE SUBDIVISION OF THE EAST 1/4 OF BLOCK 11 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2237 North Seminary, Chicago, IL 60614. The Real Property tax identification number is 14-32-207-012

**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 \$150,000.00 IS HEREBY MODIFIED AND INCREASED TO A NEW CREDIT LIMIT OF \$664,203.00, SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/2% . .**

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain

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## MODIFICATION OF MORTGAGE

Loan No: 399022104


(Continued)


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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 DECEMBER 3, 2004.**

GRANTOR:

X   
 Harry James Fox

X   
 Mary Alexis Fox

LENDER:

HARRIS TRUST AND SAVINGS BANK

X   
 Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

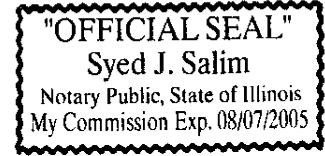
Loan No: 399022104

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 )  
 COUNTY OF COOK )



On this day before me, the undersigned Notary Public, personally appeared **Harry James Fox and Mary Alexis Fox**, 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 7<sup>th</sup> day of December, 2004.

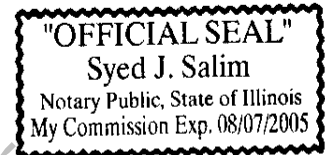
By Syed J. Salim Residing at COOK COUNTY

Notary Public in and for the State of IL

My commission expires 8-7-05

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 )  
 COUNTY OF COOK )



On this 7<sup>th</sup> day of December, 2004 before me, the undersigned Notary Public, personally appeared MARIPAT SHEA 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 Syed J. Salim Residing at COOK COUNTY

Notary Public in and for the State of IL

My commission expires 8-7-05

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 399022104

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