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RECORDATION REQUESTED BY:

HARRIS N.A.
111 W. MONROE STREET
P.O. BOX 755
CHICAGO, IL 60690



Doc#: 0522404159 Fee: \$32.00
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 08/12/2006 02:40 PM Pg: 1 of 5

0100201414
WHEN RECORDED MAIL TO:

Harris Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008

FOR RECORDER'S USE ONLY

H25
H25033215

This Modification of Mortgage prepared by:

ALY BABUL
Harris 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 23, 2005 is made and executed between JOSEPH ECHANDY and LUZ N RUIZ-ECHANDY, HUSBAND AND WIFE (referred to below as "Grantor") and HARRIS N.A., 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 May 26, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JUNE 15, 2005 AS DOCUMENT NO.0516642062 IN COOK COUNTY, RECORDS.

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

SEE ATTACHED LGEAL DESCRIPTION

The Real Property or its address is commonly known as 6419 S LECLAIRE, Chicago, IL 60638. The Real Property tax identification number is 19-21-217-014-0000

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

DESCRIPTION OF MODIFICATION THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$ 35,000.00, AND A CURRENT BALANCE OF \$35861.26 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$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

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MODIFICATION OF MORTGAGE

Loan No: 6100206791

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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 23, 2005.

GRANTOR:

Joseph Echandy

JOSEPH ECHANDY

Luz N. Ruiz-Echandy

LUZ N RUIZ-ECHANDY

LENDER:

HARRIS N.A.

x *D. Gold*

Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

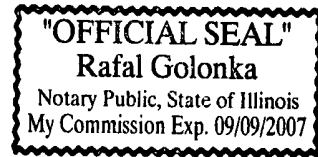
On this day before me, the undersigned Notary Public, personally appeared **JOSEPH ECHANDY** and **LUZ N RUIZ-ECHANDY**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 23rd day of July, 2005.

By Rafal Golonka Residing at 6343 W 63rd Street

Notary Public in and for the State of ILLINOIS

My commission expires 09/09/07



LENDER ACKNOWLEDGMENT

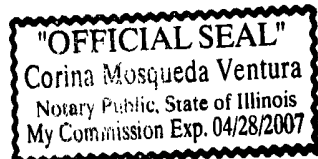
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 23rd day of July, 2005 before me, the undersigned Notary Public, personally appeared Corina Mosqueda Ventura and known to me to be the Luz Ruiz Echandy Joseph Echandy, 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 Corina Mosqueda Ventura Residing at 10343 W 63rd St,

Notary Public in and for the State of Illinois

My commission expires 04/28/07



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MODIFICATION OF MORTGAGE (Continued)

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CTIC ORDER NO.: 1408 H25033215 HE

D. LEGAL DESCRIPTION:

LOT 23 IN BLOCK 3 IN LAWLER PARK SUBDIVISION IN THE NORTH 1/2 OF THE NORTH 1/2 OF SECTION 21, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH A RESUBDIVISION OF LOTS A, B, C, D AND G IN SOUTH LOCKWOOD AVENUE SUBDIVISION IN SAID SECTION 21, ACCORDING TO THE PLAT OF SAID LAWLER PARK SUBDIVISION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT 1014942.

PERMANENT INDEX NUMBER: 19-21-217-014-0000

BORROWER'S NAME: ECHANDY 1162395 (MICHAEL CAVATO)