UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

6100162113

WHEN RECORDED MAIL TO:

Harris Consumer Lending Center 3800 Golf Road Suite 300 P.O. Box 5041 Rolling Meadows, IL 60008 52664435

Doc#: 0526604005 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 09/23/2005 07:37 AM Pg: 1 of 3

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by.

J ALEXANDER
Harris Consumer Lending Center
1800 Golf Road Suite 300 P.O. Box 5003
Rol.ing Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 6, 2005 is made and executed between NIMIT AGGARWAL, MARRIED TO MANJOT GILL (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 March 26, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED APRIL 20, 2004 AS DOCUMENT NO.0411127034 IN COOK COUNTY, ILLINOIS RECORDS.

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

THE NORTH 21 FEET OF THE SOUTH 105.91 FEET OF LOTS 92, 93 AND 94 IN A BERT WISNER'S SUBDIVISION OF BLOCKS 1 AND 2 IN THE SUBDIVISION OF THE WEST 1/2 OF OUT OT 7 IN THE CANAL TRUSTEES' SUBDIVISION OF THE EAST 1/2 OF SECTION 29, 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 2808 N SEMINARY AVE, Chicago, IL 60657. The Real Property tax identification number is 14-29-227-047

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\$ 34,450.00, AND A CURRENT BALANCE OF \$28,878.10 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$75,000.00.

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



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MODIFICATION OF MORTGAGE

(Continued) Loan No: 6100162113 Page 2

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 ACRESS TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 6, 2005.

Coot County Clert's Office

GRANTOR:

LENDER:

HARRIS N.A.

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MODIFICATION OF MORTGAGE

(Continued) Loan No: 6100162113 Page 3 INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEAL **DEBORAH SMITH**) SS **NOTARY PUBLIC - STATE OF ILLINOIS** On this day before my, the undersigned Notary Public, personally appeared NIMIT AGGARWAL, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged 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 2 day of September, 2005.

By Debora H Smith Residing at 12935 SGEGORYST

Notary Public in and for the State of ILLINOIS BLUE ISLAND FL

60406 My commission expires 7/5/ LENDER ACKNOWLEDGMENT STATE OF Flinois COUNTY OF 600 K , 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. Residing at 700 & Lake (ook RV Notary Public in and for the State of $\mathcal{I}/\mathcal{I}_{0}$ 555555**999995559** My commission expires $\lambda - \delta = 0$ "OFFICIAL SEAL" SERGIO CASTELLANOS Notary Public, State of Illinois My Commission Expires 2-8-09 10000000000000