

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

901 2667



Doc#: 0527302197 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 09/30/2005 01:25 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:

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

CTD HE
H 25 04 08 7

FOR RECORDER'S USE ONLY

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 September 10, 2005, is made and executed between DANIEL J MCCRUDDEN and KATHLEEN M MCCRUDDEN, AS TENANTS BY THE ENTIRETY (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 July 26, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED AUGUST 18, 2003 AS DOCUMENT NO.0323042012 IN COOK COUNTY, ILLINOIS RECORDS.

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

SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 441 HIGHCREST DR, Wilmette, IL 60091. The Real Property tax identification number is 05-33-111-083-0000

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 \$ 100,000.00, AND A CURRENT BALANCE OF \$25,947.54 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$150,000.00 .

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

SKJ BOX 334 CTI

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

Loan No: 9012667

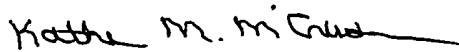
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the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any 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 10, 2005.

GRANTOR:

x 
DANIEL J MCCRUDDEN

x 
KATHLEEN M MCCRUDDEN

LENDER:

HARRIS N.A.

x 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 9012667

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

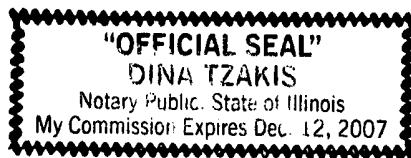
On this day before me, the undersigned Notary Public, personally appeared **DANIEL J MCCRUDDEN** and **KATHLEEN M MCCRUDDEN**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act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

Given under my hand and official seal this 10th day of September, 2005.

By *Dina Tzakis* Residing at _____

Notary Public in and for the State of ILLINOIS

My commission expires 12/12/2007



LENDER ACKNOWLEDGMENT

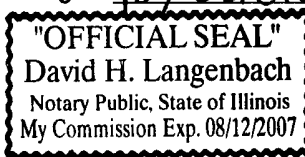
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 10th day of September, 2005 before me, the undersigned Notary Public, personally appeared *DINA TZAKIS* and known to me to be the Personal *Banker*, 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 *David H. Langenbach* Residing at *427 Old Green Bay Rd, Glenview, IL*

Notary Public in and for the State of Illinois

My commission expires 08/12/2007



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MODIFICATION OF MORTGAGE

(Continued)

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EQUITY SEARCH PRODUCT

CTIC ORDER NO.: 1408 H25040082 HE

D. LEGAL DESCRIPTION:

LOT 13 IN HIGHCREST, BEING A SUBDIVISION OF THE NORTH 480 FEET (MEASURED FROM SOUTH LINE OF WASHINGTON AVENUE) OF LOTS 1, 2 AND 3 AND ALL OF LOTS 4 AND 5 IN SCHAFFGEN'S SUBDIVISION OF LOTS 6 AND 7 TOGETHER WITH THOSE PARTS OF LOTS 8 AND 9 LYING NORTH OF ILLINOIS ROAD, FORMERLY REINWALD AVENUE, ALL IN COUNTY CLERK'S DIVISION OF (EXCEPT SEEGER'S SUBDIVISION) THE WEST 1/2 OF FRACTIONAL SECTION 33, TOWNSHIP 12 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 05-33-111-083-0000

BORROWER'S NAME: MCCRUDDEN 1213280 (MARK)