

UNOFFICIAL COPY



Doc#: 0529733048 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/24/2005 07:50 AM Pg: 1 of 5

RECORDATION REQUESTED BY:

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

6100145423

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

H25042843

CTIC HE

This Modification of Mortgage prepared by:

ANA POKLADOWSKI
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 19, 2005, is made and executed between David W Johnson and Bettina Johnson, 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 January 14, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED FEBRUARY 7, 2003 AS DOCUMENT NO.0030187756 IN COOK COUNTY, RECORDS.

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

SEE ATTACHED

The Real Property or its address is commonly known as 4828 W. Hirsch, Chicago, IL 60651. The Real Property tax identification number is 16-04-227-009

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 \$59,782.00, AND A CURRENT BALANCE OF \$47,374.14 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 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

BOX 334 CTI

UNOFFICIAL COPY

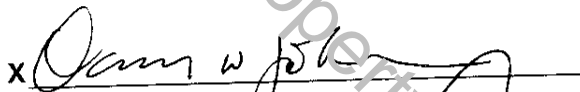
MODIFICATION OF MORTGAGE (Continued)

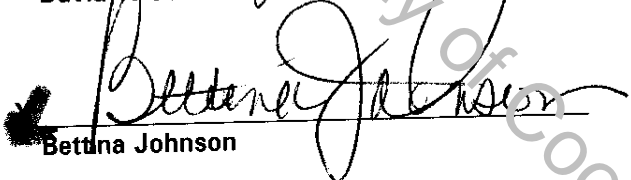
Loan No: 6100145423

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 19, 2005.


GRANTOR:

x 
David W Johnson


Bettina Johnson

LENDER:

HARRIS N.A.

x 
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100145423

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

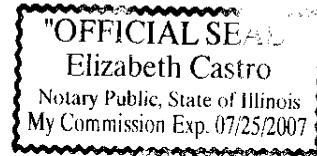
On this day before me, the undersigned Notary Public, personally appeared **David W Johnson and Bettina Johnson**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 19th day of Sept., 2005.

By Elizabeth Castro Residing at 4959 W. North Ave

Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

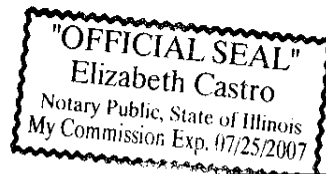
STATE OF IL)
) SS
 COUNTY OF Cook)

On this 19th day of Sept., 2005 before me, the undersigned Notary Public, personally appeared Shamone Harrison 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 Elizabeth Castro Residing at 4959 W. North Ave

Notary Public in and for the State of IL

My commission expires _____



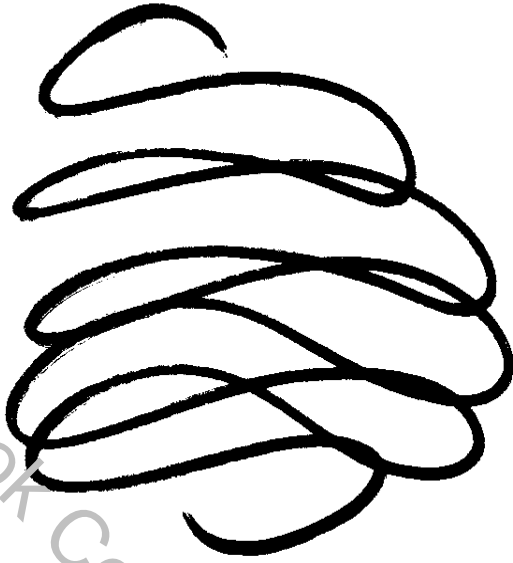
UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100145423

Page 4

LASER PRO Lending, Ver. 5.23.30.004 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - IL P:\Harland\harris\3\CF\ILPLVG201.FC TR 1234788 PR-25



Property of Cook County Clerk's Office

UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

EQUITY SEARCH PRODUCT

CTIC ORDER NO.: 1408 H25042843 HE

D. LEGAL DESCRIPTION:

LOT 4 IN THEODORE J. SCHORSCH'S RESUBDIVISION OF LOTS 12 TO 30, BOTH INCLUSIVE IN BLOCK 4 AND LOTS 26 TO 50, BOTH INCLUSIVE IN BLOCK 5 AND VACATED STREET BETWEEN LOT 30 IN BLOCK 4 AND LOT 50 IN BLOCK 5 IN KOCHERSPERGER AND THOMPSON'S NORTH AVENUE SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

PERMANENT INDEX NUMBER: 16-04-227-009-0000

BORROWER'S NAME: JOHNSON 1234788 (ANA)