UNOFFICIAL COPY

RECORDATION REQUESTED BY:

HARRIS N.A.

₹

111 W. MONROE STREET

P.O. BOX 755

CHICAGO, IL 60690

WHEN RECORDED MAII

Harris Consumer Lending

Center

3800 Golf Road Suite 300

P.O. Box 5041

Rolling Mead ws, IL 60008

0530404196 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 10/31/2005 11:12 AM Pg: 1 of 3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

ALY BABUL

Parris Consumer Lending Center 3200 Golf Road Suite 300 P.O. Box 5003 Rolling Meadows, IL 60008



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 22, 2005, is made and executed between NAOMI SACHS, MARRIED TO DANIEL SACHS (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 April 26, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

MAY 14, 2003 AS DOCUMENT NO. 0313441177.

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

UNITS 62, 64, AND 66 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN CARL SANDBURG VILLAGE CONDOMINIUM NO. 3 AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT 25032910, AS AMENDED, IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 64 W. SCHILLER STREET, Chicago, IL 60610. The Real Property tax identification number is 17-04-209-044-1039, 17-04-209-044-1040, 17-04-209-044-1041

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

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATE ABOVE, WITH A CREDIT LIMIT OF \$369,500.00. IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$540,433.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1.00%..

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100206724

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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 one rwise 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 10 ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 22, 2005. Or County Clark's Office

GRANTOR:

NAOMI SACHS

LENDER:

HARRIS N.A.

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.oan No: 6100206724 (Cont	inued)	Page 3
INDIVIDUAL ACKNOWLEDGMENT		
COUNTY OF Lake) SS	OFFICIAL SEAL? KATHY ANAYA WISSIGN EXPIRES 01/10/09
On this day before me, the undersigned Notary Public, placed in and who executed the Modisigned the Modification as his or her free and volumentioned.	ification of Mortgage, and acknowledge, and acknowledge, and deed, for the use	owledged that he or she is and purposes therein
Given under my hand and official seal this	day of August Residing at 824 NWestern	Ne take Forest, IL 6000
Notary Public in and for the State of IIInols My commission expires 011009	0,	
LENDER ACKN	IOWLEGGMENT	
COUNTY OF Laxe) SS	OFFICIAL SEAL" KATHY ANAYA AISSION EXPIRES 01/10/09
on this 15r day of August ublic, personally appeared, authorized agent for the Lender cknowledged said instrument to be the free and volunce Lender through its board of directors or otherwise ath stated that he or she is authorized to execute orporate seal of said Lender.	that executed the within and for stary act and deed of the said Le e, for the uses and purposes the this said instrument and that	oregoing instrument and inder, duly authorized by erein mentioned, and on the seal affixed is the
lotary Public in and for the State of <u>Flincis</u> Ny commission expires <u>OHIO 69</u> 00/11/07	Residing at 824 NWSEC	EAL" niel f Illinois 5/11/2007