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Doc#: 0530404370 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/31/2005 12:56 PM Pg: 1 of 4

RECORDATION REQUESTED BY:

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

6100171819

WHEN RECORDED MAIL TO:

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

Handwritten initials and number: H 205 041 661

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

Handwritten mark resembling the number 4

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 4, 2005, is made and executed between VIOLETTA KAMINSKA, an Unmarried Individual and PAWEL WCISLO, an Unmarried Individual (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 June 29, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JULY 19, 2004 AS DOCUMENT NO.0420135099 IN COOK COUNTY, ILLINOIS RECORDS.

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

UNIT 4157-3 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE BERNARD & BERTEAU CONDOMINIUMS, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED DECEMBER 10, 2003 AS DOCUMENT NO. 0334431145, IN THE EAST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4157 N BERNARD ST #3, Chicago, IL 60618. The Real Property tax identification number is 13-14-419-043-1018.

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 \$ 23,226.00, AND A CURRENT BALANCE OF \$5,214.24 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$57,840.00 .

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

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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 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 OCTOBER 4, 2005.

GRANTOR:

X *Violetta Kaminska*
 VIOLETTA KAMINSKA

X *[Signature]*
 PAWEL WCISLO

LENDER:

HARRIS N.A.

X *[Signature]*
 Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

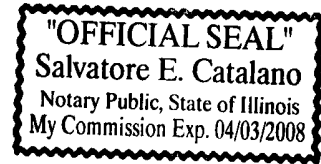
Loan No: 6100171819

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **VIOLETTA KAMINSKA and PAWEL WCISLO**, 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 4th day of October, 2005.
 By Salvatore E. Catalano Residing at Chicago, Illinois
 Notary Public in and for the State of Illinois
 My commission expires 4/3/2008

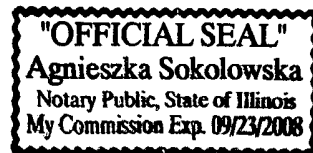
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 4th day of October, 2006 before me, the undersigned Notary Public, personally appeared Simon Catalano and known to me to be the Branch Manager, 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 Agnieszka Sokolowska Residing at 5960 W. Irving Park Rd
 Notary Public in and for the State of Illinois
 My commission expires 09/23/2008

[Handwritten Signature]



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MODIFICATION OF MORTGAGE

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