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RECORDATION REQUESTED BY:

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

0100181689
WHEN RECORDED MAIL TO:
Harris Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008



Doc#: 0535335350 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/19/2005 11:13 AM Pg: 1 of 4

CRB
H25048904

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 4, 2005, is made and executed between JOHN H SCHENCK Jr, MARRIED TO CARILYN J SCHENCK (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 October 12, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED NOVEMBER 17, 2004 AS DOCUMENT NO.0432214309 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 4 IN BLOCK 61 IN HOFFMAN ESTATES NO. 4 BEING A SUBDIVISION OF THAT PART OF SOUTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED APRIL 5, 1957 AS DOCUMENT <#16870207 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 440 ILLINOIS BLVD, HOFFMAN ESTATES, IL 60194. The Real Property tax identification number is 07-15-321-012-0000.

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 \$ 55,471.00, AND A CURRENT BALANCE OF \$54,786.86 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$92548.

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

BOX 334 CTI

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MODIFICATION OF MORTGAGE

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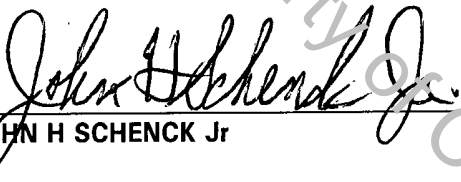
Loan No: 6100181689

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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 NOVEMBER 4, 2005.

GRANTOR:

X 
 JOHN H SCHENCK Jr

LENDER:

HARRIS N A

X 
 Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

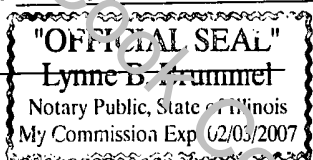
STATE OF Ill)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **JOHN H SCHENCK Jr**, 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 4 day of Nov., 2005.

By Lynne B. Brummel Residing at 1100 W. Roselle
Hoffman Estates, Ill
60195

Notary Public in and for the State of Ill
 My commission expires _____



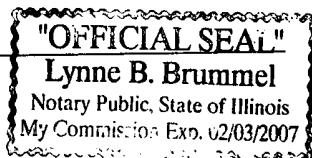
LENDER ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

On this 4 day of Nov, 2005 before me, the undersigned Notary Public, personally appeared E. Jane Nicholson 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 Lynne B. Brummel Residing at 1100 W. Roselle
Hoffman Estates, Ill
60195

Notary Public in and for the State of Ill
 My commission expires _____



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MODIFICATION OF MORTGAGE

(Continued)

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