

UNOFFICIAL COPY



0601233035

RECORDATION REQUESTED BY:

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

Doc#: 0601233035 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 01/12/2006 07:43 AM Pg: 1 of 4

2990002063

WHEN RECORDED MAIL TO:

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

025033118

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 5003
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 23, 2005, is made and executed between Howard E Males and Ruth B Church, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT 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 February 12, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MARCH 11, 1999 AS DOCUMENT NO.99232940 IN COOK COUNTY, ILLINOIS RECORDS.

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

UNIT 4940-B: THE NORTH 23.50 FEET OF THE SOUTH 252.53 FEET OF THE EAST 93.00 FEET OF BLOCK 2 OF CHICAGO BEACH ADDITION, BEING A SUBDIVISION OF LOT "A" IN BEACH HOTEL COMPANY'S CONSOLIDATION OF CERTAIN TRACTS IN FRACTIONAL SECTIONS 11 AND 12, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4940 B S. Lake Shore Dr, Chicago, IL 60615. The Real Property tax identification number is 20-12-103-017-0000.

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 \$137,000.00, AND A CURRENT BALANCE OF \$136,989.15 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$459,309.00 .

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

4K9 BOX 334 CTI

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

(Continued)

Loan No: 2990002063

Page 2

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 23, 2005.

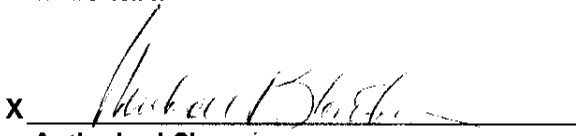
GRANTOR:

X 
Howard E Males

X 
Ruth B Church

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 2990002063

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DaPage)

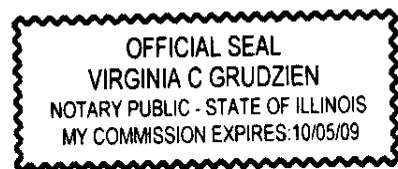
On this day before me, the undersigned Notary Public, personally appeared **Howard E Males and Ruth B Church**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 5th day of December, 2005.

By Virginia C. Grudzien Residing at DaPage, IL

Notary Public in and for the State of Illinois

My commission expires 10-5-09



LENDER ACKNOWLEDGMENT

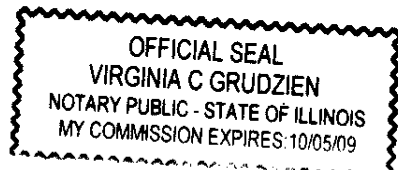
STATE OF Illinois)
) SS
 COUNTY OF DaPage)

On this 8th day of December, 2005 before me, the undersigned Notary Public, personally appeared Michael S. [Signature] and known to me to be the Vice President, 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 Virginia C. Grudzien Residing at DaPage, IL

Notary Public in and for the State of Illinois

My commission expires 10-5-09



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 2990002063

Page 4

LASER PRO Lending, Ver. 5.28.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - IL P:\HARLAND\harria2\CFILPL\G201.FC TR-1279275 PR-26

A large, stylized handwritten signature or scribble in black ink, consisting of several overlapping loops and curves.

Property of Cook County Clerk's Office