## **UNOFFICIAL COPY**

RECORDATION REQUESTED BY:

HARRIS N.A. 111 W. MONROE STREET P.O. BOX 755

CHICAGO, IL 60690

(053140449) WHEN RECORDED MAIL TO:

Harris Consumer Lending Center

Center

3800 Golf Road Suite 300

P.O. Box 5041

Rolling Meadows, IL 60008

2621 235223

Doc#: 0601235003 Fee: \$30.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds

Date: 01/12/2006 07:04 AM Pg: 1 of 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Kimberly Fukai
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box F003
Rolling Meadows, IL 60008

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 15, 2005, is made and executed between STEVEN R HEILBRONNER and MARSHA HEILBRONNER, HUSBAND AND WIFE (referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BCX 755, CHICAGO, IL 60690 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 11, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JUNE 24, 2003 AS DOCUMENT NO.0317529191 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 19 IN BLOCK 1 IN COUNTRY GROVE UNIT 1, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE FRACTIONAL SECTION 19, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2304 HOLMES WAY, Schaumburg, IL 60194. The Real Property tax identification number is 07-19-215-019-0000.

**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\$ 304,166.00, AND A CURRENT BALANCE OF \$292,044.63 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$324,000.00.

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



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County Clark's Office

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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 ACREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 15, 2005.

**GRANTOR:** 

MARSHA HEILBRONNER

LENDER:

HARRIS N.A.

Authorized Signer

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### INOFFICIAL

MODIFICATION OF MORTGAGE Loan No: 653140449 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF ) SS On this day before me, the undersigned Notary Public, personally appeared STEVEN R HEILBRONNER and MARSHA HEILBRONNER, 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 the air mentioned. 15 th day of \_\_\_\_ Given under my hand and official seal this Residing at Notary Public in and for the State of "OFFICIAL SEAL" Richetta Frances Kruzel My commission expires Notary Public, State of Illinois My Commission Exp. 12/04/2008 LENDER ACKNOWLEDGMENT **COUNTY OF** 2005 before me, the undersigned Notary day of Public, personally appeared \_ and known to me to be the NANCY Vertreela \_, 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. Residing at

Notary Public in and for the State of

My commission expires

"OFFICIAL SEAL Richetta Frances Kruzel Notary Public, State of Illinois

My Commission Exp. 12/04/2008

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