

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

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

2996050920

**WHEN RECORDED MAIL TO:**

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



Doc#: 0605208206 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/21/2008 02:32 PM Pg: 1 of 4

H25058939

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

J AYERS  
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 January 9, 2006 is made and executed between Craig F Hardwick and Lori T Hardwick, his 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 May 24, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED JULY 9, 2002 AS DOCUMENT NO.0020747570 IN COOK COUNTY ILLINOIS RECORDS.**

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

LOT 2 IN SCHNER SUBDIVISION OF THE EAST 1/2 OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF BLOCK 8 IN OGDEN SHELDON AND COMPANY SUBDIVISION OF OUTLOT 44 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2710 N. Racine, Chicago, IL 60614. The Real Property tax identification number is 14-29-306-034-0000.

**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 \$ 88000.00, AND A CURRENT BALANCE OF \$80491.60 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$168175.00 .**

**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

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## MODIFICATION OF MORTGAGE (Continued)

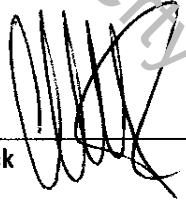
Loan No: 2996056920

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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 JANUARY 9, 2006.**


GRANTOR:

X   
Craig F Hardwick

X   
Lori T Hardwick

LENDER:

HARRIS N.A.

X   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 2996056920

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )

) SS

COUNTY OF Cook )

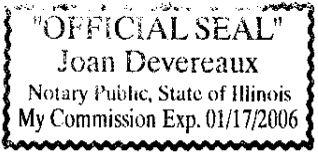
On this day before me, the undersigned Notary Public, personally appeared **Craig F Hardwick and Lori T Hardwick**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 9 day of January, 2006.

By Joan Devereaux Residing at Hawthorn

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )

) SS

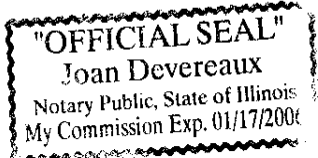
COUNTY OF Cook )

On this 9 day of January, 2006 before me, the undersigned Notary Public, personally appeared EVA J BROWN and known to me to be the Personal Banker, 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 Joan Devereaux Residing at Hawthorn

Notary Public in and for the State of Illinois

My commission expires \_\_\_\_\_



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 2996056920

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