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

Doc#: 0609008061 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/31/2006 09:21 AM Pg: 1 of 4

~~6700 226026~~ 2990055711

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

CT

02504 1311

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
J STUDZINSKI
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 February 27, 2006, is made and executed between Daniel J Carini and Frances D Carini, 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 August 9, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED SEPTEMBER 17, 2002 AS DOCUMENT NO.0021019444 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 9 (EXCEPT THE NORTH 30 FEET THEREOF), LOT 10 AND THE NORTH 20 FEET OF LOT 11 IN BLOCK 4 IN GUBBINS & MCDONNELL'S SECOND EDGEBROOK GOLF ADDITION OF LOT 7, 8, AND 9 IN COUNTY CLERK'S DIVISION OF FRACTIONAL SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED MAY 31, 1928 AS DOCUMENT 10041003, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6721 N Minnehaha Ave, Lincolnwood, IL 60712. The Real Property tax identification number is 10-33-400-045-0000.

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 \$ 250,000.00, AND A CURRENT BALANCE OF \$38,870.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$260,000.00 .

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100226026

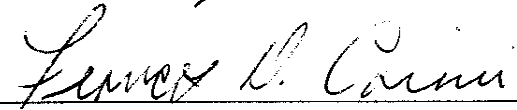
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unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing 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 endorser 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 FEBRUARY 27, 2006.

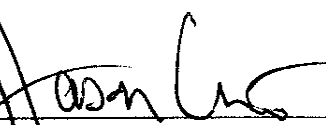
GRANTOR:

X 
Daniel J Carini

X 
Frances D Carini

LENDER:

HARRIS N.A.

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100226026

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

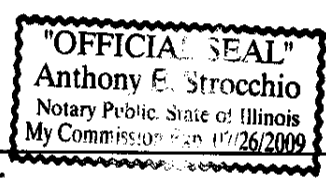
On this day before me, the undersigned Notary Public, personally appeared **Daniel J Carini and Frances D Carini**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 27th day of February, 2006.

By [Signature] Residing at 6820 N. Lincoln Ave
Lincolnwood IL 60712

Notary Public in and for the State of IL

My commission expires 7-26-2009



LENDER ACKNOWLEDGMENT

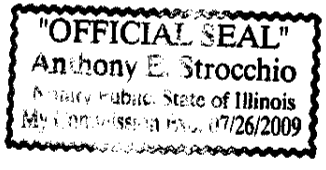
STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 27th day of February, 2006 before me, the undersigned Notary Public, personally appeared Tygon Lewis and known to me to be the Harris M.A., 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 [Signature] Residing at 6820 N. Lincoln Ave
Lincolnwood IL 60712

Notary Public in and for the State of Illinois

My commission expires 7-26-2009



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100226026

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