

# UNOFFICIAL COPY

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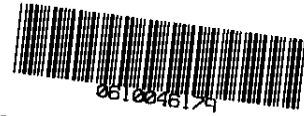
RECORDATION REQUESTED BY:

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

*6100199166*

WHEN RECORDED MAIL TO:

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



Doc#: 0610046179 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/10/2006 03:19 PM Pg: 1 of 4

*CT025042474*

FOR RECORDER'S USE ONLY

*4*

This Modification of Mortgage prepared by:

**CTIC-HE**  
STEVE HANSON  
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 March 15, 2006, is made and executed between OLEKSIY SICHKAR and ANNA MASHKOVICH, not personally but as Trustees on behalf of THE OLEKSIY SICHKAR AND ANNA MASHKOVICH REVOCABLE DECLARATION OF TRUST DATED DECEMBER 22, 2004 (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 5, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED MAY 17, 2005 AS DOCUMENT NO.0513720031 IN COOK COUNTY, ILLINOIS RECORDS.**

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

LOT C IN TIMBERCREST WOODS, UNIT 8-B, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 28 AND THE NORTHWEST 1/4 OF SECTION 27, 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 527 COTTONWOOD, Schaumburg, IL 60193. The Real Property tax identification number is 07-27-109-013-0000.

**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 \$239,476.20 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$300,000.00 .**

**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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100199166

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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 MARCH 15, 2006.**

GRANTOR:


THE OLEKSIY SICHKAR AND ANNA MASHKOVICH REVOCABLE  
DECLARATION OF TRUST DATED DECEMBER 22, 2004

By:   
OLEKSIY SICHKAR

By:   
ANNA MASHKOVICH

LENDER:

HARRIS N.A.

X   
Authorized Signer  
*TERESA CHAWINSKI*

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100199166

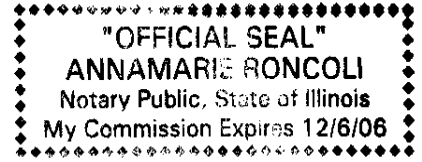
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### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

)  
) SS  
)



On this 15<sup>th</sup> day of March, 2006 before me, the undersigned Notary Public, personally appeared Teresa Chalikian 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 *Annu Anu* Residing at Bartlett

Notary Public in and for the State of ILLINOIS

My commission expires 12/6/06

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100199166

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### TRUST ACKNOWLEDGMENT

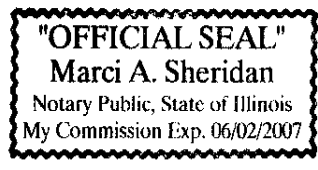
STATE OF ILLINOIS )  
 )  
 COUNTY OF COOK ) SS  
 )

On this 15 day of March, before me, the undersigned Notary Public, personally appeared **OLEKSIY SICHKAR, and ANNA MASHKOVICH**, of **THE OLEKSIY SICHKAR AND ANNA MASHKOVICH REVOCABLE DECLARATION OF TRUST DATED DECEMBER 22, 2004**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Marci A. Sheridan Residing at Harris N.A.

Notary Public in and for the State of ILLINOIS

My commission expires 6/2/07



County Clerk's Office