#### **UNOFFICIAL COPY**

RECORDATION REQUESTED BY:

HARRIS N.A.

111 W. MONROE STREET

P.O. BOX 755

CHICAGO, IL 60690

6100163901

WHEN RECORDED MAIL TO:

Center

3800 Golf Road Suite 300

Harris Consumer Lending

P.O. Box 5041

Rolling Meadows, IL 60008

Doc#: 0610808065 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 04/18/2006 02:00 PM Pg: 1 of 3

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This Modification of Mortgage prepared by:

**STEVE HANSON** 

Harris Consumer Lending Center 3800 Golf Road Suite 300 P.O. Box 5033 Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 25, 2006, is made and executed between JACQUELINE S BRITT and FRED R BRITT, 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 April 15, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED APRIL 28TH, 2004 AS DOCUMENT NO.0411926098 IN COCK COUNTY, ILLINOIS RECORDS.

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

LOT 16 IN BLOCK 3 IN WINSTON PARK NORTHWEST UNIT NO. 1, BEING A SUBDIVISION IN SECTION 13, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, ON JULY 31, 1957 AS DOCUMENT 16972096, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 330 N WINSTON DRIVE, Palatine, IL 60074. The Real Property tax identification number is 02-13-203-016-0000.

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\$ 20,000.00, AND A CURRENT BALANCE OF \$20,193.10 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$49,000.00.

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

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#### MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100163901 (Continued)

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 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 25, 2006.

204 COUNTY CLERT'S OFFICE

**GRANTOR:** 

JACQUELINE'S BRITT

FRED R BRITT

LENDER:

HARRIS N.A.

Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100163901	(Continued)	Page 3
IN	DIVIDUAL ACKNOWLEDGMENT	
STATE OF Illinais	)	
COUNTY OF COOK	) SS 	
BRITT, to me known to be the individual acknowledged that they signed the Mouroses therein mentione it.  Given under my hand and official seal By Ame. Called Sales  Netary Public in and for the State of	Residing at Allin  Jane Co  NOTARY PUE	dification of Mortgage, and and deed, for the uses and , 20 0 6.
I	LENDER ACKNOWLEDGMENT	
STATE OF Dock	) SS	
acknowledged said instrument to be th the Lender through its board of direct	t for the Lender that executed the within and the free and voluntary act and deed of the said ors or otherwise, for the uses and purposes sized to execute this said instrument and the Residing at	to me to be the Line difference on the foregoing instrument and Lender, duly authorized by therein mentioned, and on
My commission expires9-25-	PUBLIC GLOR	ICIAL SEAL" RIA AMLING ON EXPIRES 09/25/07