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

Doc#: 0612915000 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/09/2006 08:18 AM Pg: 1 of 4

2990063196

~~WHEN RECORDED MAIL TO:~~

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

FA

09100150

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
STEVE HANSON
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5041
Rolling Meadows, IL 60008

When recorded mail to:
First American Title Insurance
1228 Euclid Avenue, Suite 1120
Cleveland, Ohio 44115
Atten: NR1120

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 6, 2003 is made and executed between Kathryn Montgomery Moran and Edward J Moran, HUSBAND AND WIFE, IN TENANCY 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 October 10, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 11/20/202 AS DOCUMENT NO.0021207571 IN COOK COUNTY, ILLINOIS RECORDS.

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

SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: LOT 14 IN SOUTH CORNELL, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF FRACTIONAL SECTION 12 AND THE NORTHEAST 1/4 OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO AND TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS.

The Real Property or its address is commonly known as 4856 S. Cornell Ave, Chicago, IL 60615. The Real Property tax identification number is 20-11-217-054-0000.

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 \$ 245000.00, AND A CURRENT BALANCE OF \$239527.65 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$330,700.00.

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

SC
RP
SY
MY
MT

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 2990063196

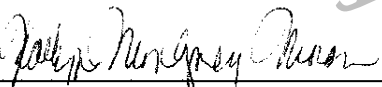
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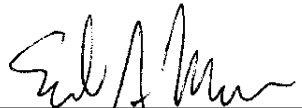
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respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute 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 APRIL 6, 2006.

GRANTOR:

X 
Kathryn Montgomery Moran

X 
Edward J Moran

LENDER:

HARRIS N.A.

X 
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 2990063196

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF DePue)
)

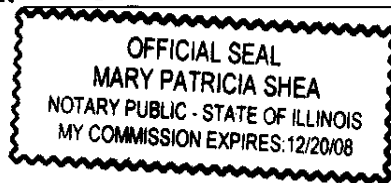
On this day before me, the undersigned Notary Public, personally appeared Kathryn Montgomery Moran and Edward J Moran, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 6th day of April, 2006.

By [Signature] Residing at Clarendon Hills, IL

Notary Public in and for the State of IL

My commission expires 12/20/08



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)
)



On this 6th day of APRIL, 2006 before me, the undersigned Notary Public, personally appeared MARY PAT SHEA 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 [Signature] Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 12/8/2008

MORAN
 9100150
 FIRST AMERICAN LENDERS ADVANTAGE
 MODIFICATION AGREEMENT

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MODIFICATION OF MORTGAGE (Continued)

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