

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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



Doc#: 0620146050 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/20/2006 08:11 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

CT Ad 5002892

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

JULIE YADGAROV  
Harris Consumer Lending Center  
3800 Golf Road Suite 300 P.O. Box 5003  
Rolling Meadows, IL 60008

CTIC-HE

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 23, 2006, is made and executed between MARTIN J DRECHEN, not personally but as Trustee on behalf of THE MARTIN J DRECHEN TRUST NO.913-2, DATED 09-13-1993 (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 January 26, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED 03/12/2002 AS DOCUMENT NO. 0020275041 IN COOK COUNTY, ILLINOIS RECORDS.**

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

THE NORTH 20 FEET OF LOT 25 AND ALL OF LOT 26 IN BLOCK 11 IN OAK PARK AVENUE SUBDIVISION OF BLOCK 1 (EXCEPT THE NORTHEAST 1/4 THEREOF), BLOCKS 2, 4, AND 5 IN BLOCK 6 (EXCEPT THE NORTHWEST 1/4 AND EXCEPT THE SOUTH 156 FEET OF THE EAST 152 FEET THEREOF) IN BLOCK 7 (EXCEPT THE NORTH 1/2 AND EXCEPT THE NORTH 30 FEET OF THE EAST 179.97 FEET OF THE SOUTH 1/2 THEREOF) IN BLOCKS 8 AND 9, THE NORTH 249.19 FEET OF THE WEST 1/2 OF BLOCKS 10 AND 11 OF BLOCK 11, ALL BEING IN B.F. SHOTWELL'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4229 CLINTON AVE, Berwyn, IL 60402. The Real Property tax identification number is 19-06-123-043-0000.

**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 \$ 50,000.00, AND A CURRENT BALANCE OF \$49,453.02 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$100,000.00 .**

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

Loan No: 6100134627

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**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 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 JUNE 23, 2006.**

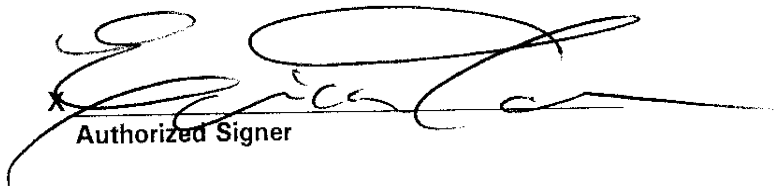
GRANTOR:

THE MARTIN J DRECHEN TRUST NO.913-2, DATED 09-13-1993

MARTIN J DRECHEN, Trustee of THE MARTIN J DRECHEN TRUST  
NO.913-2, DATED 09-13-1993By: Martin J. Drechen, Trustee  
Authorized Signer for MARTIN J DRECHENBy: Martin J. Drechen, Trustee  
Authorized Signer for MARTIN J DRECHEN

LENDER:

HARRIS N.A.



Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

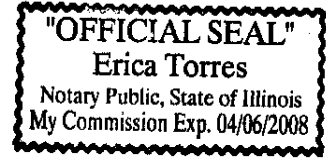
Loan No: 6100134627

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### TRUST ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF COOK



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) SS  
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On this 23<sup>rd</sup> day of June, 2006 before me, the undersigned Notary Public, personally appeared Trustee - Martin J. Dechen

, and known to me to be (an) authorized trustee(s) or agent(s) 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 he or she/they is/are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By [Signature]

Residing at 6809 Stanley  
Berwyn IL 60402

Notary Public in and for the State of Illinois

My commission expires 4/6/08

COOK County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100134627

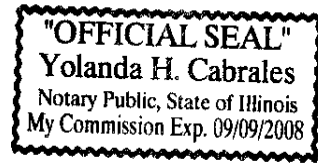
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### LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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On this 23<sup>rd</sup> day of June 2006 before me, the undersigned Notary Public, personally appeared ERICA TORRES and known to me to be the Assistant Br. Mgr. 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 Yolanda Cabrales

Residing at 6809 Stanley  
Brown, IL 60422

Notary Public in and for the State of Illinois

My commission expires 09/09/2008

Cook County Clerk's Office