

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

6100203952

WHEN RECORDED MAIL TO:

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

CT



Doc#: 0620246034 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/21/2006 08:04 AM Pg: 1 of 4

H 25085744

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 28, 2006, is made and executed between STANDARD BANK AND TRUST CO, not personally but AS TRUSTEE U/T/A DATED JUNE 15, 2004 KNOWN AS TRUST NUMBER #18323 (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 June 24, 2005 (the "Mortgage") which has been recorded in cook County, State of Illinois, as follows:

RECORDED JULY 15, 2005 AS DOCUMENT NO.0519605063 IN COOK COUNTY, ILLINOIS RECORDS.

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

THE SOUTH 33 FEET OF LOT 1 IN BLOCK 5 IN PRESCOTT'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 17, 1877 AS DOCUMENT NUMBER 162483, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7208 S Calumet Ave, Chicago, IL 60619. The Real Property tax identification number is 20-27-110-020-0000.

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 \$ 147,200.00, AND A CURRENT BALANCE OF \$136,537.10 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$222,000.00 .

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

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

Loan No: 6100203952


Page 2


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 JUNE 28, 2006.

GRANTOR:

STANDARD BANK AND TRUST CO, AS TRUSTEE U/T/A DATED JUNE 15,
2004 KNOWN AS TRUST NUMBER #18323

By:  Patricia Ralphson, A.V.P.
Authorized Signer for STANDARD BANK AND TRUST CO, AS
TRUSTEE U/T/A DATED JUNE 15, 2004 KNOWN AS TRUST
NUMBER #18323

By:  Donna Diviers, A.T.O.
Authorized Signer for STANDARD BANK AND TRUST CO, AS
TRUSTEE U/T/A DATED JUNE 15, 2004 KNOWN AS TRUST
NUMBER #18323

LENDER:

HARRIS N.A.

x 
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100203952

Page 3

TRUST ACKNOWLEDGMENT

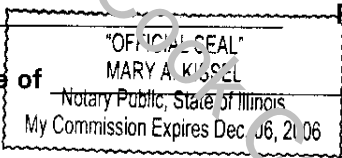
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 3rd day of July, 2006 before me, the undersigned Notary Public, personally appeared Patricia Ralphson, A.V.P and Donna Diviero, A.T.O.

, 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 Mary A. Kissel Residing at _____

Notary Public in and for the State of



My commission expires _____

County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100203952

Page 4

LENDER ACKNOWLEDGMENT

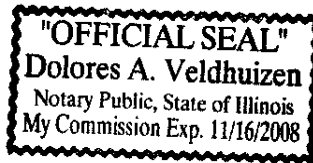
STATE OF ILLINOIS)
) SS
 COUNTY OF Will)

On this 28 day of June, 2007 before me, the undersigned Notary Public, personally appeared Tracy Helms and known to me to be the Branch Manager, 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 Dolores A. Veldhuizen Residing at 1380 Main St Suite 21
WVA

Notary Public in and for the State of ILLINOIS

My commission expires 11/16/2008



County Clerk's Office