

UNOFFICIAL COPY

88
RECORDATION REQUESTED BY:

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

2990002074
WHEN RECORDED MAIL TO:

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



Doc#: 0621908057 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/07/2008 10:18 AM Pg: 1 of 5

1425087365

This Modification of Mortgage prepared by:

S SANGERN
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 July 14, 2006, is made and executed between JAMES T WLODARCZYK and SHERRIE J WLODARCZYK, HIS WIFE, AS JOINT TENANTS (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 February 25, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MARCH 26, 1999 AS DOCUMENT NO.99293590 IN COOK COUNTY, ILLINOIS RECORDS.

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

SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 5142 W BERENICE AVE, Chicago, IL 60641. The Real Property tax identification number is 13-21-208-023-0000.

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 \$25,000.00, AND A CURRENT BALANCE OF \$22,643.23 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$225,000.00 .

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 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

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 2990002074


Page 2

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 JULY 14, 2006.


GRANTOR:

x 
JAMES T WLODARCZYK

x 
SHERRIE J WLODARCZYK

LENDER:

HARRIS N.A.

x 
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

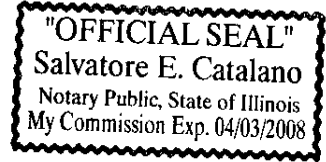
MODIFICATION OF MORTGAGE (Continued)

Loan No: 2990002074

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
COUNTY OF Cook)

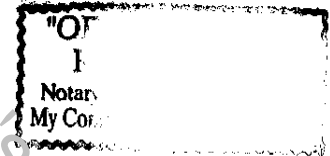


On this day before me, the undersigned Notary Public, personally appeared **JAMES T WLODARCZYK** and **SHERRIE J WLODARCZYK**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act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

Given under my hand and official seal this 14th day of July, 2006.
By Salvatore E. Catalano Residing at Chicago, Illinois
Notary Public in and for the State of ILLINOIS
My commission expires 4/3/2008

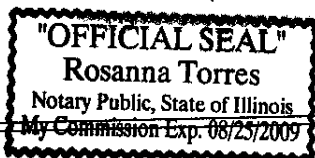
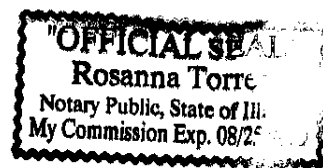
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)



On this 14th day of July, 2006 before me, the undersigned Notary Public, personally appeared Salvatore E. Catalano and known to me to be the branch 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 Rosanna Torres Residing at 5960 W. Irving Pk
Notary Public in and for the State of Illinois
My commission expires 8/25/2009



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 2990002074

Page 4

LASER PRO Lending, Ver. 5.31.00.104 Copr. Harland Financial Solutions, Inc. 1397, 2006. All Rights Reserved. IL P:\Harland\harria\CP1\PL\G201.FC TR-1551913 PR-26

Property of Cook County Clerk's Office

UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

EQUITY SEARCH PRODUCT

CTIC ORDER NO.: 1408 H25087365 HE

D. LEGAL DESCRIPTION:

THE EAST 16 2/3 FEET OF LOT 486 AND THE WEST 16 2/3 FEET OF LOT 487 IN GRAYLAND PARK ADDITION TO CHICAGO IN THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NUMBER 1504986, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 13-21-208-023-0000

BORROWER'S NAME: WLODARCZYK 1551913 BETTY