

# UNOFFICIAL COPY



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

Doc#: 0631246099 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/08/2006 12:19 PM Pg: 1 of 4

LO100148139  
WHEN RECORDED MAIL TO:  
Harris Consumer Lending  
Center  
3800 Golf Road Suite 300  
P.O. Box 5041  
Rolling Meadows, IL 60008

CT 62505800

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
RJOSHI  
Harris Consumer Lending Center  
3800 Golf Road Suite 300 P.O. Box 5003  
Rolling Meadows, IL 60008

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 7, 2006, is made and executed between RAFAL WILCZEK, MARRIED TO BEATA WILCZEK (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 May 26, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JUNE 15, 2004 AS DOCUMENT NO.0416711113 IN COOK COUNTY, ILLINOIS RECORDS.

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

PLEASE SEE ATTACHED LEGAL

The Real Property or its address is commonly known as 1901 OAK AVE, Northbrook, IL 60062. The Real Property tax identification number is 04-10-315-018-0000.

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 \$49,890.57 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$500,000.00.

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 parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly

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## MODIFICATION OF MORTGAGE

Loan No: 6100168139

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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 OCTOBER 7, 2006.**

GRANTOR:

x Rafal Wilczek  
RAFAL WILCZEK

LENDER:

HARRIS N.A.

x Dorota Kacmarczyk  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

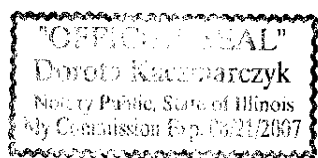
On this day before me, the undersigned Notary Public, personally appeared **RAFAL WILCZEK**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 7th day of October, 2006.

By Dorota Kacmarczyk Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 08/21/2007



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## MODIFICATION OF MORTGAGE

Loan No: 6100168139

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### LENDER ACKNOWLEDGMENT

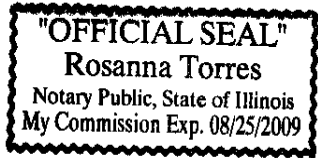
STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 04th day of October, 2006 before me, the undersigned Notary Public, personally appeared DOROTHY KATAMAROVICH and known to me to be the SR. VERNON BROWN 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 Chicago IL

Notary Public in and for the State of Illinois

My commission expires 08/25/2009



Cook County Clerk's Office

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CHICAGO TITLE INSURANCE COMPANY

ALTA RESIDENTIAL LIMITED COVERAGE

JUNIOR LOAN POLICY

YOUR REFERENCE: 109356-4789009-2

POLICY NO.: 1408 025058800 HE

STREET ADDRESS: 1901 OAK AVE, NORTHBROOK, ILLINOIS 60062

DATE OF POLICY: 08/25/06

P.I.N.: 04-10-315-018-0000 ✓

AMOUNT OF INSURANCE: \$470,502.00

INSURED: HARRIS NA 1645695 (PAULA)

A. GRANTEE:  
RAFAL WILCZEK

Married to Beata Wilczek - to waive HSR

## B. LEGAL DESCRIPTION:

LOT 20 IN BLOCK 2 IN THE FIRST ADDITION TO NORTHBROOK MANOR, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 (EXCEPT THE EAST 30 FEET FOR STREET) AND THAT PART OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 LYING EAST OF THE RIGHT OF WAY OF CHICAGO MILWAUKEE AND ST. PAUL RAILROAD AND THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 (EXCEPT THE RAILROAD) IN SECTION 10, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN THE VILLAGE OF NORTHBROOK IN COOK COUNTY, ILLINOIS

## C. REAL ESTATE TAX INFORMATION:

PERMANENT INDEX NUMBER: 04-10-315-018-0000

2005 TAXES: 1ST INSTALLMENT: \$ 2016.63 PAID ✓

FINAL INSTALLMENT: \$ 976.26 PAID ✓

OUR SEARCH OF THE LAST FIVE YEARS OF REAL ESTATE TAXES INDICATES THE FOLLOWING YEARS OPEN: NONE

## D. MORTGAGES, JUDGMENTS AND OTHER LIENS OF RECORD:

(SEE ATTACHED)