### **UNOFFICIAL COPY**

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

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



Doc#: 0631808006 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 11/14/2006 08:07 AM Pg: 1 of 3

H25099862

This Modification of Mortgage prepared by:

MONIQUE JACKSON
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 24, 2006, is made and executed between DONALD E WILSON, an Unmarried Individual (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 Arril 13, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED APRIL 27, 2004 AS DOCUMENT NO.0411801316 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 66 IN THE RESUBDIVISION OF LOTS 1, 2 AND LOTS 4 TO 30, BOTH INCLUSIVE MBLOCK 1, LOTS 1 TO 30, BOTH INCLUSIVE, IN BLOCK 2, LOTS 1 TO 30, BOTH INCLUSIVE, IB 3, LOTS 1 TO 9, BOTH INCLUSIVE, AND LOTS 12 TO 29, BOTH INCLUSIVE, IN BLOCK 4,LOTS 1 TO 5, BOTH INCLUSIVE, AND LOTS 8 TO 29, BOTH INCLUSIVE, IN BLOCK 5, LOTS 1TO 30, BOTH INCLUSIVE, IN BLOCK 6, LOTS 1 TO 30, BOTH INCLUSIVE, IN BLOCK 7 AND LS1, 2, AND LOTS 6 TO 30, BOTH INCLUSIVE, IN BLOCK 8 IN DEWEY AND CASTETTER'S SUBDIVISION OF BLOCKS 1, 2, 3 AND 4 IN THE SUBDIVISION BY FREDERICK M. JONES' ANDOTHERS IN THE WEST 1/2 OF SECTION 29, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THETHIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1460 W. 71ST PLACE, Chicago, IL 60636. The Real Property tax identification number is 20-29-101-019-0000.

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, AND A CURRENT BALANCE OF \$24,613.42 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$80,000.

3

0631808006 Page: 2 of 3

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### MODIFICATION OF MORTGAGE

(Continued) Loan No: 6100163908 Page 2

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 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 Lander 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 24, The County Clerk's Office 2006.

**GRANTOR:** 

**DONALD E WILSON** 

LENDER:

**HARRIS N.A** 

0631808006 Page: 3 of 3

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# MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100163908	(Continued)	Page :
INDI	VIDUAL ACKNOWLEDGMENT	
STATE OF JIINOIS		
COUNTY OF	) SS )	
to be the individual described in and who	Residing at MINO     OFFICE Cheryl Notary Public	d acknowledged that he or uses and purposes therein , 20 6.
LEI	NDER ACKNOWLEDGMENT	
STATE OF TILINO IS  COUNTY OF COOK		
deknowiedged said institutifett to be tile t	before me and known or the Lender that executed the within and tree and voluntary act and deed of the said Les or otherwise, for the uses and purposes to	ender duly authorized by
oath stated that he or she is authorize corporate sear of Said Lender.  By  Notary Public in and for the State of	d to execute this said instrument and the	at the seal affixed is the
My commission expires <u>C5/10/</u> 20		WHITE Tate of Illunois