

# UNOFFICIAL COPY



RECORDATION REQUESTED BY:

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

Doc#: 0633808308 Fee: \$32.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/04/2008 12:13 PM Pg: 1 of 5

30019859

WHEN RECORDED MAIL TO:

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

H25098870 CT1

FOR RECORDER'S USE ONLY

CTIC-HE

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This Modification of Mortgage prepared by:

ADRIANA BENITEZ  
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 18, 2003, is made and executed between WILLIAM P GIBBONS and REBECCA A GIBBONS, HUSBAND AND WIFE IN JOINT TENANCY (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 September 30, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED OCTOBER 24, 2003 AS DOCUMENT NO.0329726249 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 1355 KING GEORGE CT, Palatine, IL 60067. The Real Property tax identification number is 02-10-203-016-0000.

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 \$ 1,000.00, AND A CURRENT BALANCE OF \$26,780.99 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$ 115,000.00 .

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

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## MODIFICATION OF MORTGAGE (Continued)

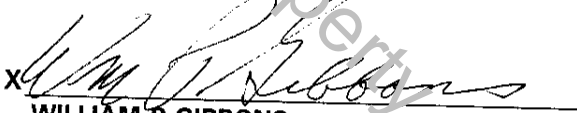
Loan No: 30019858

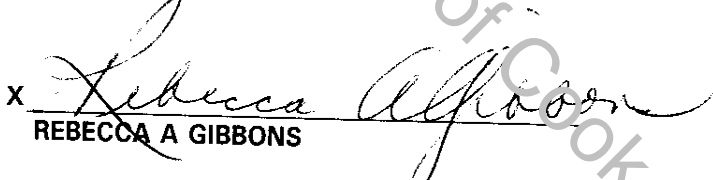
Page 2

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 OCTOBER 18, 2006.**

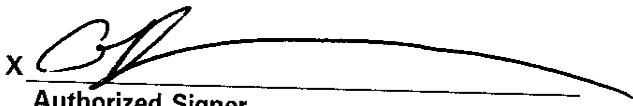
GRANTOR:

x   
WILLIAM P GIBBONS

x   
REBECCA A GIBBONS

LENDER:

HARRIS N.A.

x   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 30019858

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 )  
 COUNTY OF Cook )

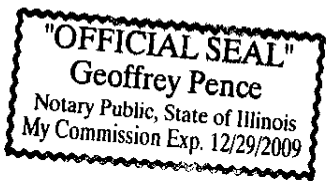
On this day before me, the undersigned Notary Public, personally appeared **WILLIAM P GIBBONS** and **REBECCA A GIBBONS**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 18th day of October, 2006.

By [Signature] Residing at 50 N. Brackway

Notary Public in and for the State of Illinois

My commission expires 12/29/09



### LENDER ACKNOWLEDGMENT

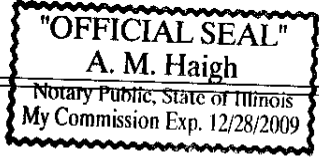
STATE OF Illinois )  
 )  
 ) SS  
 )  
 COUNTY OF Cook )

On this 18th day of October, 2006 before me, the undersigned Notary Public, personally appeared Geoff Pence and known to me to be the \_\_\_\_\_, 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 [Signature] Residing at 50 N. Brackway

Notary Public in and for the State of Illinois

My commission expires 12-28-09



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## LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

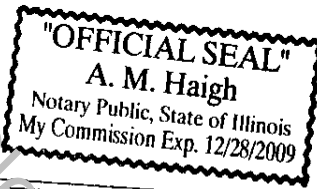
)  
) SS  
)

On this 18<sup>th</sup> day of October, 2006 before me, the undersigned Notary Public, personally appeared Gregg Pence, 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 A. M. Haigh  
Notary Public in and for the State of Illinois

Residing at 50 N. Broadway

My commission expires 12-28-2009



PROPOSED OF COOK COUNTY CLERK'S OFFICE

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CHICAGO TITLE INSURANCE COMPANY

EQUITY SEARCH PRODUCT

CTIC ORDER NO.: 1408 H25098872 HE

D. LEGAL DESCRIPTION:

LOT 18 IN ENGLISH VALLEY UNIT 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE  
NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD  
PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE  
REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JULY 10, 1969 AS DOCUMENT 2460775.

Property of Cook County Clerk's Office

PERMANENT INDEX NUMBER: 02-10-203-016-0000

BORROWER'S NAME: GIBBONS 1607744 (GINA)