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WHEN RECORDED MAIL TO:

Harris N.A./BLST
Attn: Collateral Management
P.O. Box 2880
Chicago, IL 60690-2880

Doc#: 0703008055 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 01/30/2007 08:19 AM Pg: 1 of 4

H25110372

This Modification of Mortgage prepared by:

Mary Jean Thomas, Documentation Specialist
Harris N.A./BLST
311 W. Monroe St., 6th Floor
Chicago, IL 60606-4684

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 2, 2006, is made and executed between Peter M. Schipma, married, whose address is 6243 W. 92nd Street, Oak Lawn, IL 60803 (referred to below as "Grantor") and Harris N.A., whose address is 111 W. Monroe Street, Chicago, IL 60603-4095 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 2, 2004 (the "Mortgage") which has been recorded in Cook County County, State of Illinois, as follows:

A Mortgage and an Assignment of Rents recorded on April 8, 2004 as Document #0409906097 and Document #0409906098 in the Cook County Recorder's Office, as may be subsequently modified from time to time.

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

LOT 1 IN KARZMAR'S W. 92ND ST AND S. MOBILE AVE. RESUBDIVISION OF LOT 8 IN EMILY HIGHLANDS, A RESUBDIVISION OF LOT 11 IN OAK LAWN FARMS, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 5, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SAID SOUTHWEST 1/4) IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6243 W. 92nd Street, Oak Lawn, IL 60453. The Real Property tax identification number is 24-05-310-016-0000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

This Modification of Mortgage reflects the following: (1) that the above referenced Mortgage now secures a Promissory Note dated November 2, 2006 in the original principal amount of \$150,000.00 to Lender bearing a variable interest rate based upon an index and (2) to amend the name of Lender to read as follows: Harris N.A., as Successor by Merger with (NLSB Bank, Homer Glen), its successors and/or assigns

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

Loan No: 20134540

Page 2

This Modification of Mortgage reflects that the maturity date referenced in the Mortgage is hereby amended to remain continuous and without interruption

The following paragraphs are hereby added to the Mortgage:

Cross-Collateralization

In addition to the Note, this Mortgage secures all obligations, debts and liabilities, plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated whether Grantor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.

Due on Sale

Lender may, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Illinois law.

Waiver of Right of Redemption

NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES, TO THE EXTENT PERMITTED UNDER 735 ILCS 5/15-1601 (B) OR ANY SIMILAR LAW EXISTING AFTER THE DATE OF THIS MORTGAGE, ANY AND ALL RIGHTS OF REDEMPTION ON GRANTOR'S BEHALF AND ON BEHALF OF ANY OTHER PERSONS PERMITTED TO REDEEM THE PROPERTY

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 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 NOVEMBER 2, 2006.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 20134540

Page 3

GRANTOR:

X *Peter M. Schipma*
Peter M. Schipma

LENDER:

HARRIS N.A.

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Will)

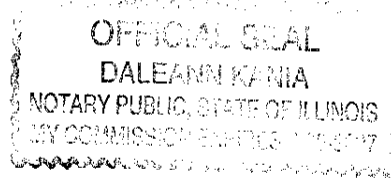
On this day before me, the undersigned Notary Public, personally appeared **Peter M. Schipma**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 2nd day of November, 2006.

By *Daleann Kania* Residing at _____

Notary Public in and for the State of Illinois

My commission expires 7-30-07



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 20134540

Page 4

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Will)

On this 2nd day of November, 2006 before me, the undersigned Notary Public, personally appeared Jennifer Michienzi and known to me to be the Asst. Vice President, 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 Dale Ann Kanis Residing at _____

Notary Public in and for the State of Illinois

My commission expires 7-30-07

NOTARY PUBLIC
 DALE ANN KANIS
 100 W. WASHINGTON ST.
 CHICAGO, IL 60601
 (312) 467-1111

PROPERTY OF Cook County Clerk's Office