

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

652501208
WHEN RECORDED MAIL TO:

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



Doc#: 0704408048 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/13/2007 02:16 PM Pg: 1 of 3

H 25107390
This Modification of Mortgage prepared by:

H PELETIS
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 January 27, 2007, is made and executed between PAUL M BRANDYS and GLORIA J BRANDYS, HIS 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 July 18, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED SEPTEMBER 8, 2003 AS DOCUMENT NO.0324902070 IN COOK COUNTY, ILLINOIS RECORDS.

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

THE SOUTH 40 FEET OF THE WEST HALF OF LOT 13 AND THE NORTH 40 FEET OF LOTS 15 AND 16 BLOCK 5, IN BOEGER ESTATES ADDITION TO ROSELLE, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 1, 1927 AS DOCUMENT 9565488, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 449 N MARION, Roselle, IL 60172. The Real Property tax identification number is 07-34-327-028-0000.

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 \$ 100,000, AND A CURRENT BALANCE OF \$46,449.53 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$150,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 652501208

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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 JANUARY 27, 2007.

GRANTOR:

x Paul M Brandys
PAUL M BRANDYS

x Gloria J Brandys
GLORIA J BRANDYS

LENDER:

HARRIS N.A.

x Maurice Selens
Authorized Signer

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MODIFICATION OF MORTGAGE

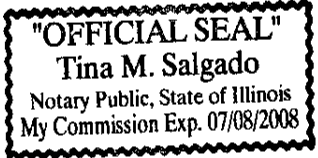
Loan No: 652501208

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF DuPage)



On this day before me, the undersigned Notary Public, personally appeared **PAUL M BRANDYS and GLORIA J BRANDYS**, 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 27 day of Jan., 20 07.

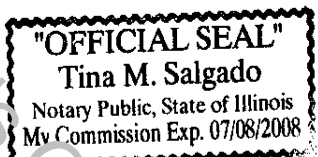
By Tina M. Salgado Residing at Harris - Roselle

Notary Public in and for the State of Illinois

My commission expires 7-8-08

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF DuPage)



On this 27 day of Jan, 07 before me, the undersigned Notary Public, personally appeared Asst. Vice-President and known to me to be the Mary Ostermeier, 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 Tina M. Salgado Residing at Harris - Roselle

Notary Public in and for the State of Illinois

My commission expires 7-8-08