

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

6100218989
WHEN RECORDED MAIL TO:

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



Doc#: 0707208093 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/13/2007 08:45 AM Pg: 1 of 4

CT H25111493

This Modification of Mortgage prepared by:

JAIME WEGNER
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 February 16, 2007 is made and executed between DANIEL M NAGEL and LINDA R NAGEL, Husband and Wife (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 December 9, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JANUARY 3, 2006 AS DOCUMENT NO.0600321017 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 14262 WITTINGTON CT, Orland Park, IL 60462. The Real Property tax identification number is 27-01-306-015.

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 \$ 197,113.00, AND A CURRENT BALANCE OF \$ 197,910.37 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$ 238,100.00 .

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

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MODIFICATION OF MORTGAGE

(Continued)


Loan No: 61002547488

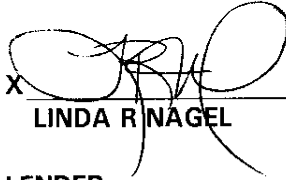
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parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any 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 FEBRUARY 16, 2007.

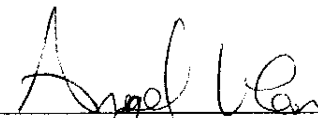
GRANTOR:

X 
DANIEL M NAGEL

X 
LINDA R NAGEL

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 61002547488

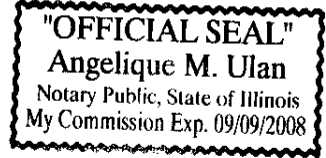
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF Cook

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) SS
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On this day before me, the undersigned Notary Public, personally appeared **DANIEL M NAGEL and LINDA R NAGEL**, 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 16 day of February, 2007.

By Angelique M. Ulan Residing at Orland Hills

Notary Public in and for the State of IL

My commission expires 09/09/2008

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

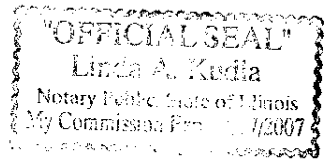
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On this 16 day of February, 2007 before me, the undersigned Notary Public, personally appeared Angel M. Ulan and known to me to be the Senior Personal Banker, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged 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 Linda A Kudla Residing at Orland Park

Notary Public in and for the State of Illinois

My commission expires 11-17-2007



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CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395987-5357054-2

POLICY NO.: 1408 H25111493 HE

STREET ADDRESS: 14262 WITTINGTON CT, ORLAND PARK, ILLINOIS 60462

DATE OF POLICY: 01/11/07

P.I.N.:

AMOUNT OF INSURANCE: KIMBERLY 1876973

INSURED: HARRIS NA

A. GRANTEE:
DANIEL M. NAGEL AND LINDA R. NAGEL, HIS WIFE

MORTGAGE TO BE MODIFIED MORTGAGE DATED DECEMBER 9, 2005 AND RECORDED JANUARY 3, 2006 AS DOCUMENT NO. 0600321017 MADE BY DANIEL M. NAGEL AND LINDA R. NAGEL, HIS WIFE TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$197,113.00.

B. LEGAL DESCRIPTION:

LOT 8 IN GALLAGHER AND HENRY'S ISHALA UNIT 15, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 27-01-306-015

Property of Cook County Clerk's Office