

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

7939450

WHEN RECORDED MAIL TO:

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



Doc#: 07156608030 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/05/2007 08:42 AM Pg: 1 of 3

#25123687 CTI

RECORDER'S USE ONLY

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

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 11, 2007, is made and executed between THOMAS S HERMES and BARBARA A JOYCE AKA BARBARA A HERMES, HUSBAND AND WIFE AS JOINT TENANTS (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 October 30, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED DECEMBER 12, 2001 AS DOCUMENT NO.0011173795 IN COOK COUNTY, ILLINOIS RECORDS.

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

PARCEL 1: THAT PART OF LOTS OR BLOCKS 12 AND 13 IN HUBBARD ESTATES SUBDIVISION OF THE NORTHEAST FRACTIONAL QUARTER OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EASTERLY OF A LINE PARALLEL TO AND 351.5 FEET EAST OF THE WEST LINE OF THE NORTHEAST FRACTIONAL QUARTER OF SAID SECTION 17 AND NORTH OF A LINE PARALLEL TO AND 233 FEET NORTH OF THE SOUTH LINE OF THE NORTHEAST FRACTIONAL QUARTER OF SAID SECTION 17, EXCEPTING THAT PART OF SAID LOT OR BLOCK 13 LYING EAST OF A LINE NORTH AND SOUTH PARALLEL TO AND 451.5 FEET EAST OF THE WEST LINE OF THE NORTHEAST FRACTIONAL QUARTER OF SAID SECTION 17 IN THE VILLAGE OF WINNETKA, IN COOK COUNTY, ILLINOIS
PARCEL 2: EASEMENT FOR PRIVATE ROADWAY ESTABLISHED BY WARRANTY DEED DATED OCTOBER 3, 1903 AND RECORDED JULY 15, 1914 AS DOCUMENT NUMBER 3452417 (EXCEPT THAT PART OF SAID EASEMENT FALLING IN PARCEL 1), ALL IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 960 PRIVATE ROAD, Winnetka, IL 60093. The Real Property tax identification number is 05-17-202-005-0000.

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

Loan No: 7939450

(Continued)

Page 2

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\$ 200,000.00, AND A CURRENT BALANCE OF \$181,812.31 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$500,000.00.

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 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 MAY 11, 2007.

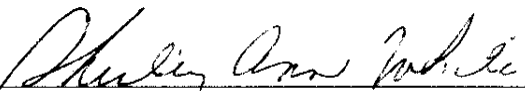
GRANTOR:

X 
THOMAS S HERMES

X 
BARBARA A JOYCE AKA BARBARA A HERMES

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

Loan No: 7939450

(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Il)
)
) SS
 COUNTY OF Cook)

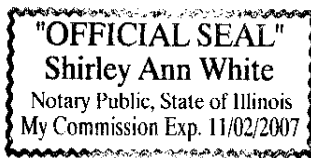
On this day before me, the undersigned Notary Public, personally appeared **THOMAS S HERMES and BARBARA A JOYCE AKA BARBARA A HERMES**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 11 day of May, 2007.

By Shirley Ann White Residing at Janis NP

Notary Public in and for the State of Il

My commission expires 11/02/2007



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this 11th day of MAY, 2007 before me, the undersigned Notary Public, personally appeared SHIRLEY WHITE and known to me to be the SR 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 Michael A. Marinakos Residing at 520 GREEN BAY RD

Notary Public in and for the State of ILLINOIS

My commission expires 03-29-2011

