

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

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



Doc#: 0719946148 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/18/2007 03:27 PM Pg: 1 of 4

CT H 25129130

This Modification of Mortgage prepared by:

RJOSHI  
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 June 27, 2007 is made and executed between MARIUSZ KOSAKOWSKI and IWONA KOSAKOWSKI, his Wife, not as Joint Tenants or Tenants in Common but as Tenants by the Entirety (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 February 14, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MARCH 8, 2005 AS DOCUMENT NO.0506711129 IN COOK COUNTY, ILLINOIS RECORDS.

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

PLEASE SEE ATTACHED LEGAL

The Real Property or its address is commonly known as 610 S EDWARD ST, Mount Prospect, IL 60056. The Real Property tax identification number is 08-12-412-036-0000.

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 \$ 91,790.00, AND A CURRENT BALANCE OF \$90,512.37 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$100,000.00 .

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

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE**

Loan No: 6100191710

(Continued)

Page 2

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 JUNE 27, 2007.**

GRANTOR:

x Mariusz Kosakowski  
MARIUSZ KOSAKOWSKI

x Iwona Kosakowski  
IWONA KOSAKOWSKI

LENDER:

HARRIS N.A.

x Nichelle Hartig  
Authorized Signer

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE

Loan No: 6100191710

(Continued)

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ill

COUNTY OF Cook

)  
) SS  
)



On this day before me, the undersigned Notary Public, personally appeared **MARIUSZ KOSAKOWSKI** and **IWONA KOSAKOWSKI**, 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 June, 2007.

By Michelle Hartig Residing at 205 E. Central Rd

Notary Public in and for the State of Ill

My commission expires 3/17/2010

### LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

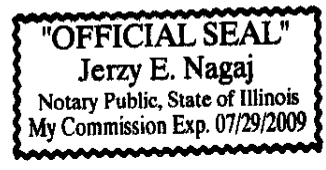
)  
) SS  
)

On this 27<sup>th</sup> day of June, 2007 before me, the undersigned Notary Public, personally appeared Michelle Hartig and known to me to be the 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 [Signature] Residing at 205 E. Central Rd.

Notary Public in and for the State of Illinois

My commission expires 07/29/2009



# UNOFFICIAL COPY

## CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395987-5925564-2

POLICY NO.: 1408 H25129130 HE

STREET ADDRESS: 610 S EDWARD, MOUNT PROSPECT, ILLINOIS 60056

DATE OF POLICY: 05/17/07

P.I.N.: 08-12-412-036-0000

AMOUNT OF INSURANCE: \$100,000.00

INSURED: HARRIS NA 2067182 MARK

*sign mtg*

A. GRANTEE: MARIUSZ KOSAKOWSKI AND IWONA KOSAKOWSKI HIS WIFE NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 02/14/05 AND RECORDED 03/08/05 AS DOCUMENT NO. 0506711129 MADE BY MARIUSZ KOSAKOWSKI AND IWONA KOSAKOWSKI TO HARRIS TRUST AND SAVINGS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$91,790.00.

B. LEGAL DESCRIPTION:

LOT 7 (EXCEPT THE NORTH 22 FEET THEREOF) AND LOT 8 (EXCEPT THE SOUTH 18 FEET THEREOF) IN BLOCK 5 IN PLEASANT HEIGHTS MOUNT PROSPECT, BEING A SUBDIVISION OF LOTS 3 AND 4 IN OEHLERKING'S DIVISION OF LAND IN THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN: 08-12-412-036-0000

*Property of Cook County Clerk's Office*