

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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



Doc#: 0720708040 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/26/2007 09:21 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

H25132141

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 12, 2007, is made and executed between Ronald Troupe, an Unmarried Individual and RICKY TROUPE, an Unmarried Individual 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 August 28, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 09/27/04 AS DOCUMENT NO.0427142202 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 4239 S Michigan, Chicago, IL 60653. The Real Property tax identification number is 20-03-120-011-0000.

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 \$ 100000.00, AND A CURRENT BALANCE OF \$25098.37 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$140,000.00 .

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: 6100177623

(Continued)

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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 JULY 12, 2007.

GRANTOR:

X Ronald Troupe
Ronald Troupe

X Ricky Troupe
RICKY TROUPE

LENDER:

HARRIS N.A.

X Carla A. Ounman
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100177623

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF COOK)

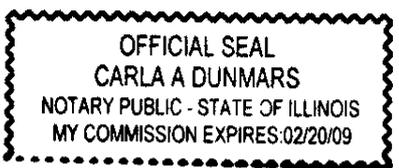
On this day before me, the undersigned Notary Public, personally appeared **Ronald Troupe and RICKY TROUPE**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12 day of July, 2007.

By Carla A Dunmar Residing at 901 E. 47th St, Chgo IL 60615

Notary Public in and for the State of IL

My commission expires 2/20/09



LENDER ACKNOWLEDGMENT

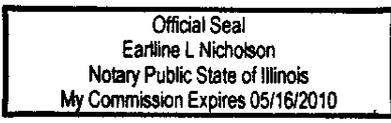
STATE OF ILL)
)
) SS
 COUNTY OF COOK)

On this 12 day of July, 2007 before me, the undersigned Notary Public, personally appeared Carla Dunmar and known to me to be the person, 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 Earline Nicholson Residing at 901 E. 47th St

Notary Public in and for the State of ILL

My commission expires 5-16-2010



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6018711-2

POLICY NO.: 1408 H25132141 HE

STREET ADDRESS: 4239 S. MICHIGAN, CHICAGO, ILLINOIS 60653 ✓

DATE OF POLICY: 06/07/07

P.I.N.: 20-03-120-011-0000

AMOUNT OF INSURANCE: \$115,000.00

INSURED: HARRIS NA 2094509 MARIA

A. GRANTEE:
RICKY TROUPE AND RONALD TROUPE, AS JOINT TENANTS

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 08/28/04 AND RECORDED 09/27/04 AS DOCUMENT NO. 0427142202 MADE BY RICKY TROUPE AND RONALD TROUPE TO HARRIS TRUST AND SAVINGS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$100,000.00

incl mod

B. LEGAL DESCRIPTION:

THE SOUTH 21 FEET OF LOT 17 AND THE NORTH 3 FEET OF LOT 16 (EXCEPT THE WEST 17 FEET OF SAID LOTS TAKEN FOR MICHIGAN AVENUE) IN BLOCK 12 IN PRYOR AND HOPKIN'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 3, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 20-03-120-011-0000 ✓

Property of Cook County Clerk's Office