

UNOFFICIAL COPY

LC

RECORDATION REQUESTED BY:

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



Doc#: 0722208189 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/10/2007 11:07 AM Pg: 1 of 4

6100223258

WHEN RECORDED MAIL TO:

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

CT H25131703

FOR RECORDER'S USE ONLY

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 July 10, 2007, is made and executed between David Munoz, an Unmarried Individual (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 January 25, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED FEBRUARY 21, 2006 AS DOCUMENT NO.0605208175 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 1340 N Bell Ave #2, Chicago, IL 60622. The Real Property tax identification number is 17-06-116-031-0000.

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 \$3,265.70 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$225,000 .

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

Loan No: 6100223258

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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 10, 2007.

GRANTOR:

X *David Munoz*
David Munoz

LENDER:

HARRIS N.A.

X *Rosa R. Alston Thomas*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

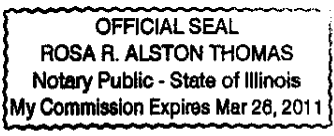
On this day before me, the undersigned Notary Public, personally appeared **David Munoz**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10th day of July, 2007.

By Rosa R. Alston Thomas Residing at 111 W Monroe Chgo

Notary Public in and for the State of Illinois

My commission expires 3/26/2011



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MODIFICATION OF MORTGAGE

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LENDER ACKNOWLEDGMENT

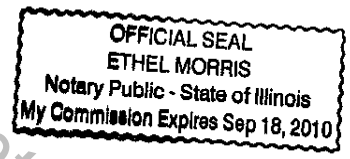
STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this ~~10th~~ 10th day of July, 2007 before me, the undersigned Notary Public, personally appeared ROSA AISTR and known to me to be the representative of ~~Harland Financial~~ 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 2196 N E 1st Chicago IL
60611

Notary Public in and for the State of ILLINOIS

My commission expires 9/18/2010



COOK County Clerk's Office

UNOFFICIAL COPYCHICAGO TITLE INSURANCE COMPANY
Short Form Master Policy

YOUR REFERENCE: 13395987-6005072-2

POLICY NO.: 1408 H25131763 HE

STREET ADDRESS: 1340 N BELL AVE #2, CHICAGO, ILLINOIS 60622

DATE OF POLICY: 06/05/07

P.I.N.:

AMOUNT OF INSURANCE: 200,000.00

INSURED: HARRIS NA 2090502

A. GRANTEE:
DAVID MUNOZ, *summarized*MORTGAGE TO BE MODIFIED: MORTGAGE DATED 01/25/2006 AND RECORDED 02/21/2006 AS
DOCUMENT NO. 060520175 MADE BY DAVID MUNOZ TO HARRIS N.A. TO SECURE AN
INDEBTEDNESS IN THE AMOUNT OF \$100,000.00 *release*

B. LEGAL DESCRIPTION:

LOT 8 IN HUBBARD'S SUBDIVISION OF BLOCK 10 IN WATSON, TOWER AND DAVIS
SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 39
NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P N NUMBER 17-06-116-031-0000