

# UNOFFICIAL COPY

LC

**RECORDATION REQUESTED BY:**

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



Doc#: 0722546167 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/13/2007 04:03 PM Pg: 1 of 4

6100145131

**WHEN RECORDED MAIL TO:**

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

CT H251310962

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

H PELETIS  
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 31, 2007, is made and executed between IFETA REDZOVIC and HASAN REDZOVIC, MARRIED 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 January 8, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED FEBRUARY 19, 2003 AS DOCUMENT NO.0030232976 IN COOK COUNTY, ILLINOIS RECORDS.**

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

SEE LEGAL ATTACHED

The Real Property or its address is commonly known as 4907 N BERNARD, Chicago, IL 60625. The Real Property tax identification number is 13-11-419-011-0000.

**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 \$ 25,000.00, AND A CURRENT BALANCE OF \$23,140.93 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$50,000.00 .**

**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

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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 JULY 31, 2007.**

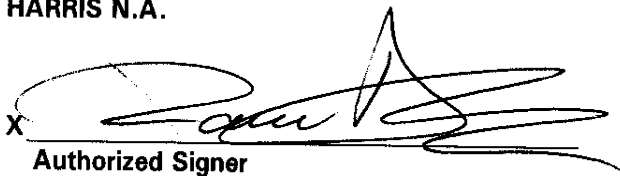
GRANTOR:

x   
IFETA REDZOVIC

x   
HASAN REDZOVIC

LENDER:

HARRIS N.A.

x   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **IFETA REDZOVIC** and **HASAN REDZOVIC**, 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 31<sup>st</sup> day of JULY, 2007.

By [Signature] Residing at CHICAGO

Notary Public in and for the State of Illinois

My commission expires 05/20/2010



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 )  
 ) SS  
 COUNTY OF Cook )



On this 31<sup>st</sup> day of July, 2007 before me, the undersigned Notary Public, personally appeared Ranka Ara and known to me to be the Branch Manager, 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 Lisa Sargent Residing at HARRIS-ROGERS PARK

Notary Public in and for the State of ILLINOIS

My commission expires 08.16.2009

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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6161152-2

POLICY NO.: 1408 H25136962 HE

STREET ADDRESS: 4907 N BERNARD, CHICAGO, ILLINOIS 60625

DATE OF POLICY: 07/10/07

P.I.N.:

AMOUNT OF INSURANCE: 50,000.00

INSURED: HARRIS NA 2139991

A. GRANTEE: *Signs*  
HASAN REDZOVIC AND IFETA REDZOVIC, HIS WIFE, AS JOINT TENANTS

MODIFICATION OF MORTGAGE: MORTGAGE DATED 01/08/03 AND RECORDED 02/19/03 AS DOCUMENT NO. CO20232976 MADE BY HASAN REDZOVIC AND IFETA REDZOVIC TO HARRIS TRUST AND SAVINGS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$25,000.00.

B. LEGAL DESCRIPTION:

LOT 21 AND THE SOUTH HALF OF LOT 22 IN BLOCK 74 IN NORTH WEST LAND ASSOCIATION SUBDIVISION OF THE WEST HALF OF BLOCKS 22 AND 27 AND ALL OF BLOCKS 23, 24, 26 IN JACKSON'S SUBDIVISION OF THE SOUTH EAST QUARTER OF SECTION 11, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH BLOCKS 1 AND 8 AND BLOCK 2 (EXCEPT THE EAST 1 ACRE THEREOF) IN CLARKE'S SUBDIVISION OF THE NORTH WEST QUARTER OF THE NORTH EAST QUARTER OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN NUMBER: 13-11-419-011-0000

*1st install unpaid  
(due 3/1)  
must P/O from insurance*