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RECORDATION REQUESTED BY:

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

6100223915
WHEN RECORDED MAIL TO:

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



Doc#: 0722508158 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/13/2007 02:59 PM Pg: 1 of 4

CT H25132277

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

PRINCE HALL
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5003
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 1, 2007, is made and executed between LAWRENCE R ZIDRON and THERESE L ZIDRON, 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 February 1, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MARCH 14, 2006 AS DOCUMENT NO.0607308219 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 365 MORSE AVE, Wheeling, IL 60090. The Real Property tax identification number is 03-12-107-041-0000.

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 \$ 30,000.00, AND A CURRENT BALANCE OF \$29,495.11 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

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MODIFICATION OF MORTGAGE

(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 AUGUST 1, 2007.

GRANTOR:

X Lawrence R Zidron
LAWRENCE R ZIDRON

X Therese L Zidron
THERESE L ZIDRON

LENDER:

HARRIS N.A.

X Natasha Perera
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100223915

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

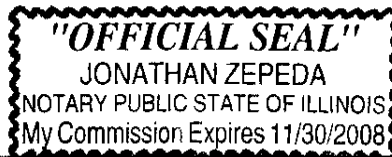
STATE OF ILLINOIS)
) SS
 COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **LAWRENCE R ZIDRON** and **THERESE L ZIDRON**, 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 1st day of August, 2007.

By Jonathan Zepeda Residing at 18 Huntington Ln
Wheeling, IL 60090
 Notary Public in and for the State of ILLINOIS

My commission expires 11/30/2008



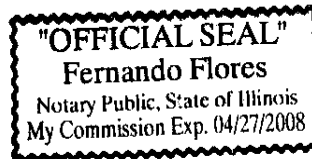
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF Lake)

On this 1st day of August, 2007 before me, the undersigned Notary Public, personally appeared Natasha Roziz 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 Fernando Flores Residing at Gurnee, IL
 Notary Public in and for the State of Illinois

My commission expires 4/27/2008



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6021736-2

POLICY NO.: 1408 H25132277 HE

STREET ADDRESS: 365 MORS, WHEELING, ILLINOIS 60090

DATE OF POLICY: 06/08/07

P.I.N.: 03-12-107-041-0000

AMOUNT OF INSURANCE: \$100,000.00

INSURED: HARRIS NA 2095419 BETTY

A. GRANTEE: LAWRENCE R. ZIDRON AND THERESE L. ZIDRON, HIS WIFE, AS JOINT TENANTS

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 02/01/06 AND RECORDED 03/14/06 AS DOCUMENT NO. 0607308219 MADE BY LAWRENCE R. ZIDRON AND THERESE L. ZIDRON TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$30,000.00.

B. LEGAL DESCRIPTION:

LOT 2 IN KAY-MILLER'S RESUBDIVISION OF LOTS 45 TO 50, BOTH INCLUSIVE, LOTS 101 TO 105, BOTH INCLUSIVE, ALSO THAT PART OF VACATED WOLF ROAD, LYING WEST OF ADJOINING SAID LOTS 45 TO 50 AND LYING EAST OF AND ADJOINING SAID LOTS 101 TO 105, IN MORS FARM SYNDICATE SUBDIVISION UNIT NUMBER 1 A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 11, AND THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO LOTS 1 TO 7, BOTH INCLUSIVE, IN J.R. WILLIAMS RESUBDIVISION OF LOTS 90 TO 95, BOTH INCLUSIVE, LOT 130, ALL OF THE VACATED ALLEY LYING BETWEEN LOTS 93, 94, 95 AND 130, ALSO THE WEST 1/2 OF THE VACATED ALLEY LYING EAST OF AND ADJOINING LOTS 90, 91, 92 AND ALL OF VACATED WOLF ROAD LYING BETWEEN LOTS 90 TO 95, BOTH INCLUSIVE, A SUBDIVISION IN MORS FARM SYNDICATE SUBDIVISION UNIT NUMBER 1, AFORESAID, IN COOK COUNTY, ILLINOIS.

PIN: 03-12-107-041-0000