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RECORDATION REQUESTED BY:

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

6100189116

WHEN RECORDED MAIL TO:

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



Doc#: 0722908145 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/17/2007 01:42 PM Pg: 1 of 4

H 25137272

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 5003
Rolling Meadows, IL 60008

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 7, 2007 is made and executed between WALTER BREZNIK and ERMA F BREZNIK, WIFE IN JOINT TENANCY (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 11, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JANUARY 25, 2005 AS DOCUMENT NO.0502535158 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 953 KRISTA CT, Palatine, IL 60074. The Real Property tax identification number is 02-24-103-037-0000.

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 \$ 278,000, AND A CURRENT BALANCE OF \$46,746.99 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$290,500 .

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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MODIFICATION OF MORTGAGE

Loan No: 6100189116

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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 endorser 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 7, 2007.

GRANTOR:

x Walter Breznik
WALTER BREZNIK

x Erma F Breznik
ERMA F BREZNIK

LENDER:

HARRIS N.A.

x Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100189116

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **WALTER BREZNIK and ERMA F BREZNIK**, 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 7th day of August, 2007.

By [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

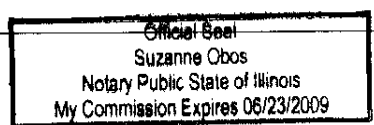
STATE OF IL)
) SS
 COUNTY OF Cook)

On this 8 day of August, 2007 before me, the undersigned Notary Public, personally appeared Ron Brandes and known to me to be the P.B., 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: Suzanne Obos] Residing at _____

Notary Public in and for the State of IL

My commission expires 6/23/09



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6171913-2

POLICY NO.: 1408 H25137272 HE

STREET ADDRESS: 953 KRISTA CT, PALATINE, ILLINOIS 60074

DATE OF POLICY: 07/12/07

P.I.N.: 02-24-103-037-0000

AMOUNT OF INSURANCE: \$320,000.00

INSURED: HARRIS NA 2142916 MARK

A. GRANTEE:
WALTER BREZNIK AND ERMA F. BREZNIK, WIFE IN JOINT TENANCY

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 01/11/05 AND RECORDED 01/25/05 AS
DOCUMENT NO. 0502523158 MADE BY WALTER BREZNIK AND ERMA F. BREZNIK TO HARRIS
TRUST AND SAVINGS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$278,000.00.

INCREASE

B. LEGAL DESCRIPTION:

LOT 11 IN STONE BRIDGE II, BEING A RESUBDIVISION OF PART OF LOTS 1, 3 AND ALL
LOT 4 IN BLOCK 4 IN A. T. MC INTOSH AND CO'S ROHLWING ROAD ACRES SUBDIVISION OF
THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE
10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 02-24-103-037-0000