**UNOFFICIAL COPY** 

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

Harris Consumer Lending

Center

3800 Golf Road Suite 300

P.O. Box 5041

Rolling Meadows, IL 60008



Doc#: 0726846015 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 09/25/2007 09:05 AM Pg: 1 of 3

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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

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## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 10, 2007, is made and executed between CHESTER S OLSZEWSKI and MICHELE A OLSZEWSKI, MARRIED (referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BOX 755, CHICACO, IL 60690 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 31, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JUNE 20, 2003 AS DOCUMENT NO.0318142238 IN COOK COUNTY\_ILLINOIS RECORDS.

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

LOT 4 IN BLOCK 12 IN WINSTON KNOLLS UNIT NO. 3 BEING A SUBDIVISION OF PARTS OF SECTIONS 19, 20, 29 AND 30 ALL IN TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON JANUARY 23, 1970 AS DOCUMENT 21065060.

The Real Property or its address is commonly known as 885 HARRISON LN, HOFFMAN ESTATES, IL 60192. The Real Property tax identification number is 02-29-103-002-0000.

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 \$24,254.64 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$100,000.00.

**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

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## JNOFFICIAL CO MODIFICATION OF MORTGAGE

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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 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 ACKNOW'LEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 10, 2007.

**GRANTOR:** 

CHESTER S OLSZEWSK

MICHELE A OLSZEWSK

LENDER:

HARRIS N.A.

Authorized Signer

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## UNOFFICIAL COPY MODIFICATION OF MORTGAGE

Loan No: 50070888 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT "OFFICIAL SEAL" Eric Defort COUNTY OF \_\_\_\_ COOK Notary Public, State of Illinois ) SS My Commission Exp. 11/23/2008 On this day before me, the undersigned Notary Public, personally appeared CHESTER S OLSZEWSKI and MICHELE A OLSZEWSKI, 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 ther in mentioned. 10th day of <u>September</u>, 2007.

Residing at 1680 W. Algorian Given under my hand and of ici a? seal this My commission expires \_\_\_\_11 23 LENDER ACKNOWLEDGMENT "OFFICIAL SEAL" Joanna A. Rinosa Notary Public, State of Illinois My Commission Exp. 04/27/2010 COUNTY OF tember , 2007 before me, the undersigned Notary and known to me to be the \_\_, 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. pane a floor Residing at Lake In THE HILLS, IL Notaly Public in and for the State of Junes My commission expires 4 27 2010