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in

RECORDATION REQUESTED BY:

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

601 00204880

WHEN RECORDED MAIL TO:

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



Doc#: 0731846020 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/14/2007 11:34 AM Pg: 1 of 4

CT HAS 100665

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-11

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 22, 2007, is made and executed between MOMCILO MOMCILOVIC; NANCY MOMCILOVIC AKA NANCY KONSTANT ; GUS D KONSTANT and NIKI KONSTANT , IN JOINT (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 July 2, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JULY 19, 2005 AS DOCUMENT NO. 0520020042 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 540 N LAKE SHORE DR, Chicago, IL 60611. The Real Property tax identification number is 17-10-211-021-1009.

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 \$ 63,990.00, AND A CURRENT BALANCE OF \$47,200.52 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$147,521.00 .

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)

Loan No: 6100280405

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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 OCTOBER 22, 2007.

GRANTOR:

X Momcilo Momcilovic
MOMCILO MOMCILOVIC

X Nancy Konstant Momcilovic
NANCY MOMCILOVIC AKA NANCY KONSTANT

X Gus D Konstant
GUS D KONSTANT

X Nikki Konstant
NIKI KONSTANT

LENDER:

HARRIS N.A.

X [Signature]
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100280405

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **MOMCILO MOMCILOVIC; NANCY MOMCILOVIC AKA NANCY KONSTANT ; GUS D KONSTANT; and NIKI KONSTANT**, 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 22nd day of October, 2007.

By SCOTT HATCH Residing at Harris Bank

Notary Public in and for the State of Illinois

My commission expires 5/30/11



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 22nd day of October, _____ before me, the undersigned Notary Public, personally appeared Scott Hatch and known to me to be the individual, 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 Pat Williams Residing at 352 E. Illinois St,

Notary Public in and for the State of Illinois

My commission expires 03/23/2008

Chicago, IL 60611

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CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395987-6437544-2

POLICY NO.: 1408 H25146665 HE

STREET ADDRESS: 540 N LAKE SHORE DR, CHICAGO, ILLINOIS 60611

DATE OF POLICY: 08/01/07

P.I.N.: 17-10-211-021-1009

AMOUNT OF INSURANCE: \$100,000.00

INSURED: HARRIS NA 2234899 *ERIKA*

A. GRANTEE: *Must sign*
GUS D. KONSTANT, NIKI KONSTANT, (aka Nancy Momcilo.) (NANCY KONSTANT AND MOMCILO MOMCILOVICI) IN JOINT TENANCY

MORTGAGE TO BE MODIFIED: MORTGAGE DATED [REDACTED] AND RECORDED [REDACTED] AS DOCUMENT NO. [REDACTED] MADE BY GUS D. KONSTANT, NIKI KONSTANT, NANCY KONSTANT AND MOMCILO MOMCILOVICI TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF [REDACTED]

B. LEGAL DESCRIPTION:

UNIT NUMBER 402 IN THE 540 NORTH LAKE SHORE DRIVE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:
LOTS 29 (EXCEPT THAT PORTION TAKEN FOR STREET PURPOSES IN CASE 82L11163) AND LOT 30 AND THE WEST 1/2 OF LOT 43 IN CIRCUIT COURT PARTITION OF THE OGDEN ESTATE SUBDIVISION OF PARTS OF BLOCKS 20, 31, AND 32 IN KINZIE'S ADDITION TO CHICAGO IN THE NORTH 1/2 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS:

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 92468797; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS

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