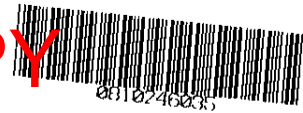


UNOFFICIAL COPY



0810246035

Doc#: 0810246035 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/11/2008 10:15 AM Pg: 1 of 4

SS

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

6100268648
WHEN RECORDED MAIL TO:
Harris Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008

CT# H25165462

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

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 24, 2008, is made and executed between DAVID M SKWERES A/K/A DAVID SKWERES, MARRIED TO RITA M FLOOD (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 June 23, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JULY 10, 2007 AS DOCUMENT NO. 0719108026 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 2615 HURD AVE, Evanston, IL 60201. The Real Property tax identification number is 05-33-428-004.

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 \$ 100,000.00, AND A CURRENT BALANCE OF \$99,837.09 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$175,000.00 .

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)

Loan No: 6100268698

Page 2

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 MARCH 24, 2008.

GRANTOR:

x *David M Skweres* *David Skweres*
DAVID M SKWERES A/K/A DAVID SKWERES

LENDER:

HARRIS N.A.

x *Fay R Bennett*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

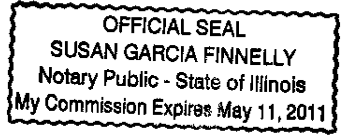
STATE OF Illinois)
) SS
COUNTY OF Cook Lake)
(862)

On this day before me, the undersigned Notary Public, personally appeared **DAVID M SKWERES A/K/A DAVID SKWERES**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24th day of March, 2008.

By *Susan Garcia Finnelly* Residing at _____

Notary Public in and for the State of IL
My commission expires 5/11/11



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100268698

Page 3

LENDER ACKNOWLEDGMENT

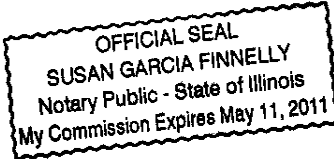
STATE OF Ill)
) SS
 COUNTY OF Lake)

On this 24th day of March, 2008 before me, the undersigned Notary Public, personally appeared Fay N Bennett and known to me to be the Bank 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 Susan Garcia Finnelly Residing at _____

Notary Public in and for the State of Ill

My commission expires 5/11/11



Cook County Clerk's Office

UNOFFICIAL COPY**CHICAGO TITLE INSURANCE COMPANY
Short Form Master Policy**

YOUR REFERENCE: 13395987-7004944-2

POLICY NO.: 1408 H25165462 HE

STREET ADDRESS: 2615 HURD AVE, EVANSTON, ILLINOIS 60201

DATE OF POLICY: 02/22/08

P.I.N.:

AMOUNT OF INSURANCE: 147,000.00

INSURED: HARRIS NA

A. GRANTEE:
DAVID SKWERES*married to Rita Flood*MORTGAGE DATED ~~02/27/07~~ AND RECORDED ~~07/10/07~~ AS DOCUMENT NO. ~~0719108026~~ MADE BY
DAVID SKWERES TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF
~~\$100,000.00.~~

B. LEGAL DESCRIPTION:

LOT 59 IN WESTERLAWN, A SUBDIVISION OF LOTS 9, 10, 11 AND 12 IN THE COUNTY
CLERK'S DIVISION OF THE SOUTHEAST TRACTIONAL 1/4 OF SECTION 33, TOWNSHIP 42
NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT
THEREOF RECORDED DECEMBER 17, 1915 IN BOOK 140 OF PLATS, PAGE 37 AS DOCUMENT
5772065, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 05-33-428-004