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Jim
RECORDATION REQUESTED BY:

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

U100300677

WHEN RECORDED MAIL TO:

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



Doc#: 0820508137 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/23/2008 10:37 AM Pg: 1 of 4

QT 172580114

This Modification of Mortgage prepared by:

RJOSHI
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 July 11, 2008, is made and executed between TIMOTHY M KIENY, SINGLE (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 16, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JUNE 16, 2008 AS DOCUMENT NO.0817040132 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 1311 S CLIFTON AVE, Park Ridge, IL 60068. The Real Property tax identification number is 12-02-112-019-0000.

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 \$ 22783.00, AND A CURRENT BALANCE OF \$22815.52 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$51400 .

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 parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly

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MODIFICATION OF MORTGAGE

Loan No: 6100300677

(Continued)

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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 JULY 11, 2008.

GRANTOR:

X *Timothy M Kiény*
TIMOTHY M KIENY

LENDER:

HARRIS N.A.

X *Sandra L McNeela*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

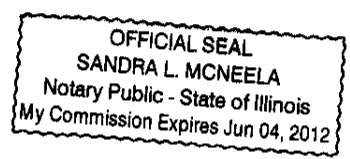
On this day before me, the undersigned Notary Public, personally appeared **TIMOTHY M KIENY**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 11th day of July, 2008.

By *Sandra L. McNeela* Residing at Park Ridge

Notary Public in and for the State of IL

My commission expires 06/04/2012



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MODIFICATION OF MORTGAGE

Loan No: 6100300677

(Continued)

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LENDER ACKNOWLEDGMENT

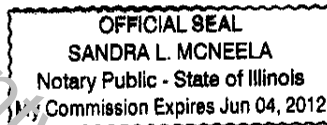
STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 11th day of July, 2008 before me, the undersigned Notary Public, personally appeared ADORA CLAUDIO and known to me to be the _____, authorized agent for **HARRIS N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **HARRIS N.A.**, duly authorized by **HARRIS N.A.** 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 in fact executed this said instrument on behalf of **HARRIS N.A.**

By Sandra L. McNeela Residing at Park Ridge

Notary Public in and for the State of IL

My commission expires 06/04/2012



Notary Public, Clerk's Office

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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-7404441-2

POLICY NO.: 1408 H25180114 HE

STREET ADDRESS: 1311 S CLIFTON, PARK RIDGE, ILLINOIS 60068

DATE OF POLICY: 06/01/08

P.I.N.:

AMOUNT OF INSURANCE: \$41,500.00

INSURED: HARRIS NA / 2802116

A. GRANTEE

TIMOTHY M. KIENY

Single

MORTGAGE DATED 06/16/2008 AND RECORDED 06/18/2008 AS DOCUMENT NO. 0817040132 MADE BY TIMOTHY M. KIENY TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$22,783.00

B. LEGAL DESCRIPTION:

LOT 250 IN ROY BERRY COMPANY'S DEVON AVENUE HIGHLAND, BEING A SUBDIVISION OF LOT 1 IN JOHN BATTCHER ESTATE DIVISION OF THE NORTH FRACTIONAL HALF OF THE NORTHWEST 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

12-02-112-019-0000

Property of Cook County Clerk's Office

Taxes are Paid