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RECORDATION REQUESTED BY:

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

50052296

WHEN RECORDED MAIL TO:

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



Doc#: 0825908045 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/15/2008 07:47 AM Pg: 1 of 5

125185698

This Modification of Mortgage prepared by:

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

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 27, 2005, is made and executed between ROBERT ESTRADA and MARIA E ESTRADA, HUSBAND AND WIFE AS JOINT TENANTS (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 September 29, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 10/28/1999 AS DOCUMENT NO.09015604 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 405 OAKMONT LN, Schaumburg, IL 60173. The Real Property tax identification number is 07-14-408-006-0000 AND 07-14-408-005-0000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

DESCRIPTION OF MODIFICATION THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$63,500.00, AND A CURRENT BALANCE OF \$0 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 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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 50052296

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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 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 AUGUST 27, 2008.

GRANTOR:

X



 ROBERT ESTRADA

X



 MARIA E ESTRADA

LENDER:

HARRIS N.A.

X



 Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 50052296

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

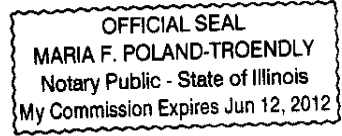
On this day before me, the undersigned Notary Public, personally appeared **ROBERT ESTRADA and MARIA E ESTRADA**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27 day of August, 2008.

By Maria Poland-Troendly Residing at Harris Hoffman Estates

Notary Public in and for the State of ILLINOIS

My commission expires 06/12/12



LENDER ACKNOWLEDGMENT

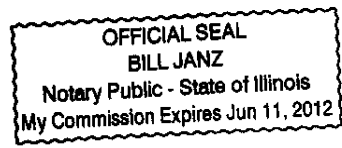
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 27 day of August, 2008 before me, the undersigned Notary Public, personally appeared Maria Poland and known to me to be the LOAN OFFICER, 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 Bill Janz Residing at 1100 N. Roselle Rd.

Notary Public in and for the State of ILLINOIS

My commission expires June 11, 2012



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MODIFICATION OF MORTGAGE

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CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395987-7566288-2

POLICY NO.: 1408 H25185698 HE

STREET ADDRESS: 405 NORTH OAKMONT, SCHAUMBURG, ILLINOIS 60173

DATE OF POLICY: 07/25/08

P.I.N.:

AMOUNT OF INSURANCE: \$100,000.00

INSURED: HARRIS NA / 2880893

A. GRANTEE:

ROBERT ESTRADA, JR. AND MARIA E. ESTRADA, HIS WIFE, AS JOINT TENANTS

MORTGAGE DATED 09/29/1999 AND RECORDED 10/28/1999 AS DOCUMENT NO. 09015604 MADE BY ROBERT ESTRADA, JR. AND MARIA E. ESTRADA TO HARRIS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$250,000.00

B. LEGAL DESCRIPTION:

LOT 91 IN PLUMWOOD SUBDIVISION, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 31, 1988 AS DOCUMENT 88231526, IN COOK COUNTY, ILLINOIS

07-14-408-006-0000 AND 07-14-408-005-0000

Already reduced

W. Buy \$1,845,000.00

5/07

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