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Doc#: 0834708067 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/12/2008 09:53 AM Pg: 1 of 5

RECORDATION REQUESTED BY:

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

0100183719

WHEN RECORDED MAIL TO:

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

FOR RECORDER'S USE ONLY

H25193341

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 22, 2008, is made and executed between ALFRED J KNOX and PATRICIA KNOX A/K/A PATRICIA L KNOX, HUSBAND AND WIFE (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 November 5, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 11/30/2004 AS DOCUMENT NO.0433502070 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 990 MARTIN DRIVE, Palatine, IL 60067. The Real Property tax identification number is 02-10-306-005-0000.

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 \$ 58,125.00, AND A CURRENT BALANCE OF \$54,613.25 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$200,000.00.

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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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 NOVEMBER 22, 2008.

GRANTOR:

X Alfred J. Knox
ALFRED J. KNOX

X Patricia L. Knox
PATRICIA KNOX A/K/A PATRICIA L. KNOX

LENDER:

HARRIS N.A.

X [Signature]
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

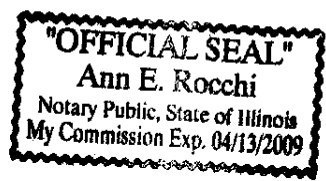
On this day before me, the undersigned Notary Public, personally appeared **ALFRED J KNOX and PATRICIA KNOX A/K/A PATRICIA L KNOX**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22 day of Nov, 2008.

By Ann E. Rocchi Residing at Morton Grove

Notary Public in and for the State of Ill

My commission expires 4-13-09



LENDER ACKNOWLEDGMENT

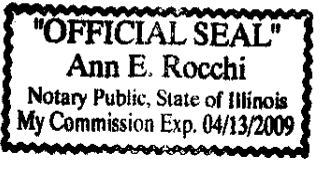
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 22 day of Nov, 2008 before me, the undersigned Notary Public, personally appeared JAMES CARLETON and known to me to be the VICE PRESIDENT, 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 Ann E. Rocchi Residing at Morton Grove

Notary Public in and for the State of Ill

My commission expires 4-13-09



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-A3009229R504V116899-4

POLICY NO.: 1408 H25193347 HE

STREET ADDRESS: 990 MARTIN DRIVE, PALATINE, ILLINOIS 60067

DATE OF POLICY: 11/03/08

P.I.N.:

AMOUNT OF INSURANCE: \$200,000.00

INSURED: HARRIS NA

A. GRANTEE:
ALFRED J. KNOX AND PATRICIA KNOX *AKW*

MORTGAGE DATED 11/05/2004 AND RECORDED 11/30/2004 AS DOCUMENT NO. 0433502070 MADE BY ALFRED J. KNOX AND PATRICIA KNOX TO HARRIS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$127,335.00

B. LEGAL DESCRIPTION:

LOT 2 IN BLOCK 5 IN LAKE PARK ESTATES, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 (EXCEPT THE EAST 100 FEET THEREOF) OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

02-10-306-005-0000