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RECORDATION REQUESTED BY:

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



Doc#: 0928049035 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/07/2009 11:05 AM Pg: 1 of 4

~~WHEN RECORDED MAIL TO:~~

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

64428

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

M. GLOWA
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5003
Rolling Meadows, IL 60008

Return to: Fox Title Co.
423 S. Second St.
St. Charles, IL 60174

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 2, 2009, is made and executed between DENNIS E. OLSEN, an Unmarried Individual (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 April 10, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED APRIL 30, 2007 AS DOCUMENT NO. 0712046049 IN COOK COUNTY, ILLINOIS RECORDS.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in COOK County, State of Illinois:

LOT 16 IN BLOCK 3 IN POPLAR HILLS UNIT NUMBER 1, BEING A SUBDIVISION IN THE SOUTH EAST 1/4 OF SECTION 24 AND THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER OFFICE OF COOK COUNTY, ILLINOIS, ON JUNE 29, 1976 AS DOCUMENT NUMBER 23538647, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 4070 WHISPERING TRAIL DRIVE, HOFFMAN ESTATES, IL 60192. The Real Property tax identification number is 01-24-404-016-0000.

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 \$ 50,600, AND A CURRENT BALANCE OF \$34,526.53 IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$34,526.53 .

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

FOX TITLE COMPANY
423 S SECOND ST
ST CHARLES, IL 60174

64428 (2)

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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 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.

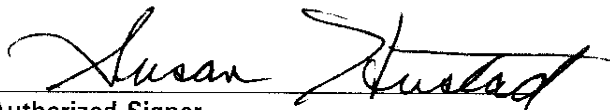
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 2, 2009.

GRANTOR:

x 
 DENNIS E. OLSEN

LENDER:

HARRIS N.A.

x 
 Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF McHenry)

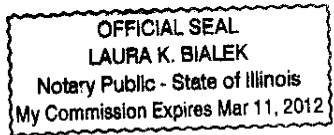
On this day before me, the undersigned Notary Public, personally appeared **DENNIS E. OLSEN**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 18th day of September, 2009.

By Laura K Siz Residing at 240 Commerce Dr, Ste C, Crystal Lake, IL 60014

Notary Public in and for the State of Illinois

My commission expires 3/11/12



LENDER ACKNOWLEDGMENT

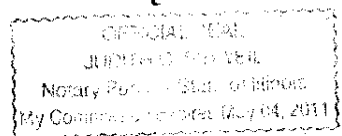
STATE OF Illinois)
) SS
 COUNTY OF COOK)

On this 2nd day of July, 2009 before me, the undersigned Notary Public, personally appeared SUSAN HUSTON, and known to me to be the Asst. 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 JUDITH C SHAW Residing at 3800 Oak Rd Rolling Meadows, IL 60008

Notary Public in and for the State of Illinois

My commission expires MAY 04, 2011



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MODIFICATION OF MORTGAGE

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