

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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



Doc#: 1031948005 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/15/2010 09:06 AM Pg: 1 of 5

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

This Modification of Mortgage prepared by:

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

1083
11-12-2010

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 29, 2010, is made and executed between JENNIFER M NICKS and TAYLOR L NICKS, 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 May 23, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 06-04-2008 AS DOC. NO. 0815635059 IN OFFICIAL RECORDS OF COOK CO. ILLINOIS .

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 4119 W ADDISON ST, CHICAGO, IL 60641. The Real Property tax identification number is 13-22-404-009-0000.

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

THE CREDIT LIMIT OF \$57,000.00 ON THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, IS HEREBY MODIFIED AND DECREASED TO A NEW CREDIT LIMIT OF \$43,923.00 .

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

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100298241


Page 2

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 SEPTEMBER 29, 2010.

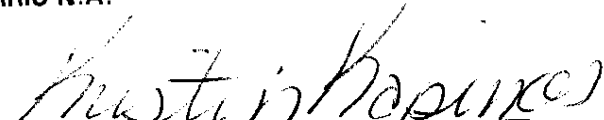
GRANTOR:

X 
JENNIFER M NICKS

X 
TAYLOR L NICKS

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100298241

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **JENNIFER M NICKS** and **TAYLOR L NICKS**, 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 5th day of November, 2010.

By Jennifer M. Nicks & Taylor L. Nicks Residing at 4119 W. Addison St.
Ch. CASO, IL 60641

Notary Public in and for the State of Illinois

My commission expires 06-08-11



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 29th day of September, 2010 before me the undersigned Notary Public, personally appeared Kristin Kepinos and known to me to be the Underwriter, 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 Mark Glowa Residing at HARRIS N.A.
3800 GOLF RD, #300
ROLLING MEADOWS, IL 60008

Notary Public in and for the State of ILLINOIS

My commission expires 5/21/14



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100298241

Page 4

LASER PRO Lending, Ver. 5.52.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2010. All Rights Reserved. - IL P:\HARLAND\harris2\CFI\LPL\G201.FC TR-1234 PR-25

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Fidelity National Title

Commitment Number: 10-126977

EXHIBIT A PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

LOT 29 IN HAENTZE AND SCHUHKNECHT'S IRVING PARK SUBDIVISION OF LOT 1 OF J.L WARNER'S SUBDIVISION OF PART OF THE SOUTHEAST ¼ OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (LYING NORTH OF THE MILWAUKEE PLANK ROAD), IN COOK COUNTY, ILLINOIS.

P.I.N.: 13-22-404-009,0000

C.K.A.: 4119 W. ADDISON ST., CHICAGO, IL 60641

Property of Cook County Clerk's Office