

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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



Doc#: 1034726152 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/13/2010 11:25 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

204577

3-3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

BOX 441

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 19, 2010, is made and executed between MARK KIM and JENNY KIM (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 January 25, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED FEBRUARY 9, 2009 AS DOCUMENT NO. 0704040004 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 678 MAPLE AVE, PALATINE, IL 60067. The Real Property tax identification number is 02-16-206-014-0000.

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 \$93,500.00, AND A CURRENT BALANCE OF \$0.00 IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$30,500.00.

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

S Y
P 5
S N
SC Y
INT dB

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 4300027680

Page 3

INDIVIDUAL ACKNOWLEDGMENT

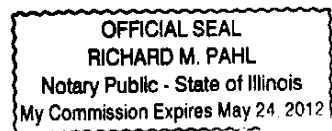
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **MARK KIM and JENNY KIM**, 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 Richard M Pahl Residing at _____

Notary Public in and for the State of Illinois

My commission expires May 24, 2012



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)



On this 19 day of OCTOBER, 2010 before me, the undersigned Notary Public, personally appeared KRISTIN KAPINS and known to me to be the LEAD 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 [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires MAY 20, 2014

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 4300027680

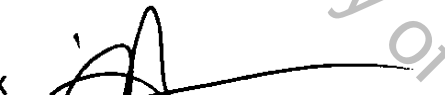
Page 2

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 OCTOBER 19, 2010.

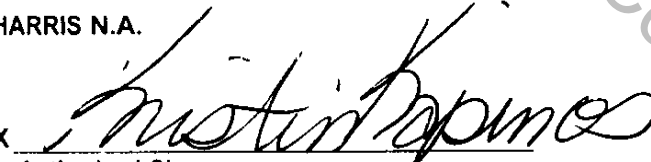
GRANTOR:

X 
MARK KIM

X 
JENNY KIM

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 4300027680

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-1248 PR-25

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Commitment Number: 204577

SCHEDULE C

PROPERTY DESCRIPTION

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

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT:

LOT TWO (2) IN BLOCK SEVEN (7), IN FRANK E. MERRILL AND COMPANY'S GREATER PALATINE, A SUBDIVISION IN THE NORTHEAST QUARTER (1/4) OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

02-16-206-014-0000

CKA: 678 North Maple Avenue , Palatine, IL, 60067