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1101456035

1 of 4

RECORDATION REQUESTED BY:

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

Doc#: 1101456035 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/14/2011 03:17 PM Pg: 1 of 4

2107792

WHEN RECORDED MAIL TO:

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



Executive Land Title
7794 N Milwaukee
Niles, IL 60714

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

S SANGERN
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5033
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 6, 2011, is made and executed between TAE H KANG and DAHAE CHOI (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 15, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED MAY 19, 2008 AS DOCUMENT NUMBER 0814041197 IN OFFICIAL RECORDS OF COOK COUNTY.

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

SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 100 E 14TH ST UNIT #1105, CHICAGO, IL 60605. The Real Property tax identification number is 17-22-105-050-1045.

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

THE CREDIT LIMIT OF \$150,400.00 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 \$ 117,996.00.

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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MODIFICATION OF MORTGAGE (Continued)

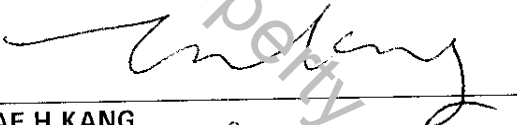
Loan No: 6100297543

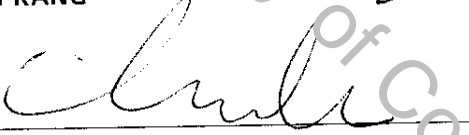
Page 2

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 JANUARY 6, 2011.

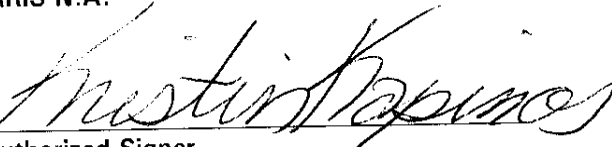
GRANTOR:

X 
TAE H KANG

X 
DAHAE CHOI

LENDER:

HARRIS N.A.

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100297543

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **TAE H KANG** and **DAHAE CHOI**, 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 13th day of January, 2011.
 By [Signature] Residing at _____

Notary Public in and for the State of Ill
 My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)



On this 6th day of JANUARY, 2011 before me, the undersigned Notary Public, personally appeared KRISTIN KAPINOS and known to me to be the LOAN 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 COOK COUNTY, IL
 Notary Public in and for the State of IL
 My commission expires 5/20/2014

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100297543

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