

UNOFFICIAL COPY

gm
RECORDATION REQUESTED BY:

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

61 00326413

WHEN RECORDED MAIL TO:

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



Doc#: 1118008441 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/29/2011 02:10 PM Pg: 1 of 4

CT H 25255757

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Joyce DeVoll
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 June 15, 2011, is made and executed between Stephen Ball, 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 September 16, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 10/06/01 AS DOCUMENT NO. 1027908348 IN COOK COUNTY, ILLINOS RECORDS.

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

UNIT 1-B IN 5454-55 AND UNIT 1-N IN 5453-55 NORTH KENMORE CONDOMINIUM ASSOCIATION AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE" LOT 23 (EXCEPT THE SOUTH 40 FEET) AND LOT 24 IN BLOCK 6 IN JOHN LEWIS COCHRAN SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION AS DOCUMENT NUMBER 24872205; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 5455 N Kenmore Ave Unit 1B, Chicago, IL 60640. The Real Property tax identification number is 14-08-206-024-1001.

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 \$ 15000.00, AND A CURRENT BALANCE OF \$14007.51 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$25000.00 .

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MODIFICATION OF MORTGAGE

(Continued)

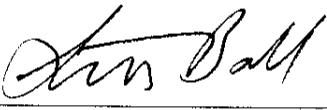
Loan No: 6100326413

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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 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 JUNE 15, 2011.

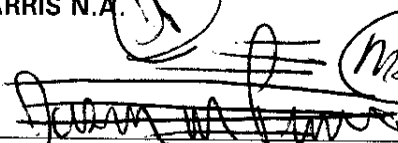
GRANTOR:

X 

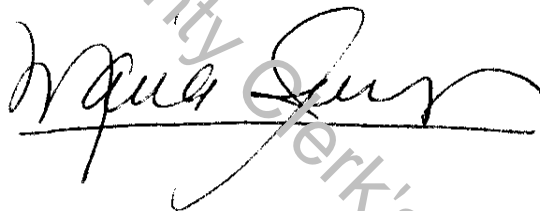
 Stephen Ball

LENDER:

HARRIS N.A.

X 

 Authorized Signer



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MODIFICATION OF MORTGAGE

Loan No: 6100326413

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Stephen Ball**, 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 15 day of June, 2011.

By Jason Pines Jason M Pines Residing at 333 Park Ave Glenview

Notary Public in and for the State of Illinois

My commission expires Feb 6 2015



LENDER ACKNOWLEDGMENT

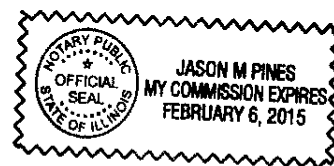
STATE OF Ill)
)
) SS
 COUNTY OF Cook)

On this 15 day of June, 2011 before me, the undersigned Notary Public, personally appeared Mana Moreno and known to me to be the VP Bank Manager, 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 Jason Pines Jason M Pines Residing at 333 Park Ave Glenview

Notary Public in and for the State of Illinois

My commission expires Feb 6, 2015



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MODIFICATION OF MORTGAGE

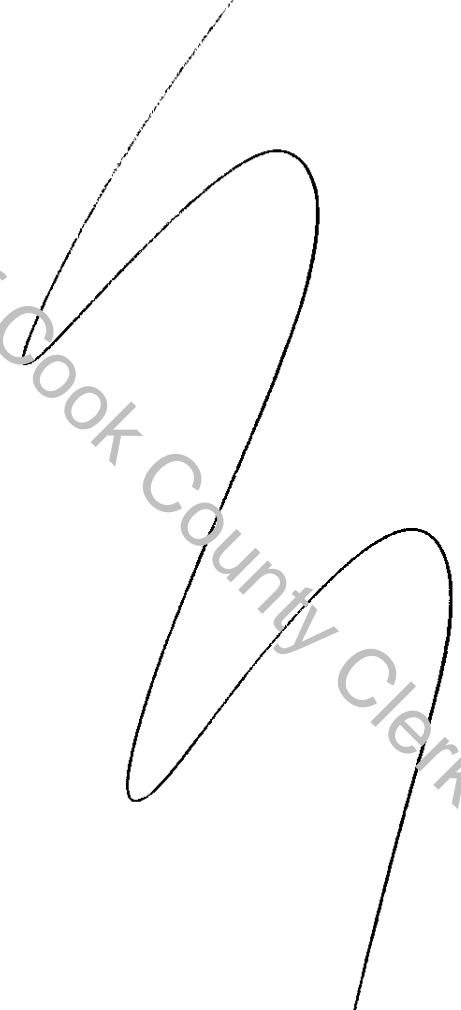
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Loan No: 6100326413

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A large, stylized handwritten signature in black ink is written over the diagonal watermark text.