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RECORDATION REQUESTED BY:

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



Doc#: 0606708086 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/08/2006 12:46 PM Pg: 1 of 4

4100192712
WHEN RECORDED MAIL TO:

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

H25062713

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

D BOYCE
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 February 4, 2005 is made and executed between Boris Ryvkin and Natalie Gertsovich A/K/A Nataliya Gertsovich, his Wife, not as Joint Tenants or Tenants in Common but as Tenants by the Entirety (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 February 26, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MARCH 14, 2005 AS DOCUMENT NO.0507302236 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 183 IN STRATHMORE IN BUFFALO GROVE UNIT 1, IN SECTION 5 AND SECTION 6, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 3, 1967 AS DOCUMENT 20125932, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 317 Windsor Drive, Buffalo Grove, IL 60089. The Real Property tax identification number is 03-05-115-047-0000.

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 \$ 208,940.00, AND A CURRENT BALANCE OF \$92,353.24 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$217,300.00 .

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100192712

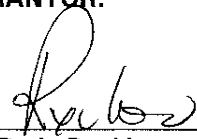
Page 2

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 FEBRUARY 4, 2006.

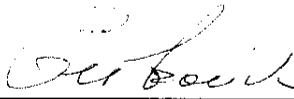
GRANTOR:

X



Boris Ryvkin

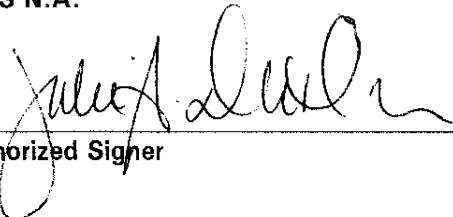
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Natalie Gertsovich A/K/A Nataliya Gertsovich

LENDER:**HARRIS N.A.**

X



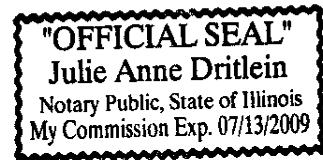
Authorized Signer

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Loan No: 6100192712

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INDIVIDUAL ACKNOWLEDGMENTSTATE OF ILCOUNTY OF Lake))
) SS
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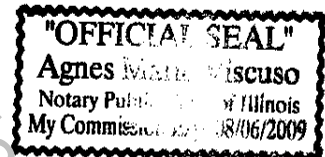
On this day before me, the undersigned Notary Public, personally appeared **Boris Ryvkin and Natalie Gertsoyich A/K/A Nataliya Gertsovich**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4 day of February, 20 06.

By Julie Anne Dritlein Residing at 10 Huntington Ln.

Notary Public in and for the State of IL

My commission expires 7/13/09

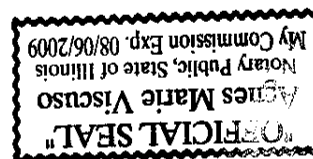
LENDER ACKNOWLEDGMENTSTATE OF ILCOUNTY OF COOK))
) SS
)

On this 4 day of February, 2006 before me, the undersigned Notary Public, personally appeared Julie A. Dritlein and known to me to be the Officer/ Branch Manager, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Agnes Marie Viscuso Residing at 10 Huntington Ln.

Notary Public in and for the State of IL

My commission expires 8-6-09



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MODIFICATION OF MORTGAGE (Continued)

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