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



Doc#: 0612946033 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/09/2006 11:32 AM Pg: 1 of 4

0100189311

WHEN RECORDED MAIL TO:
Harris Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008

CT

H 25075039

FOR RECORDER'S USE ONLY *A*

This Modification of Mortgage prepared by:
MONIQUE JACKSON
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5041
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 19, 2006, is made and executed between JOSEPH J BANACH and PATRICIA R BANACH, HIS WIFE, AS JOINT TENANTS (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 14, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED FEBRUARY 10, 2005 AS DOCUMENT NO.0503202387 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 17 IN HUGUELET & HOLLY'S MUIRFIELD SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 36, NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10630 TOWER DRIVE, Orland Park, IL 60467. The Real Property tax identification number is 27-29-205-019-0000.

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 \$ 87,175.00, AND A CURRENT BALANCE OF \$86,194.37 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$124,540.00 .

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

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

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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 APRIL 19, 2006.

GRANTOR:

x Joseph J Banach
JOSEPH J BANACH

x Patricia R Banach
PATRICIA R BANACH

LENDER:

HARRIS N.A.

x Monika H. Wilson
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

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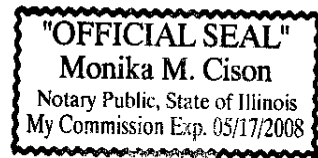
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **JOSEPH J BANACH** and **PATRICIA R BANACH**, 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.

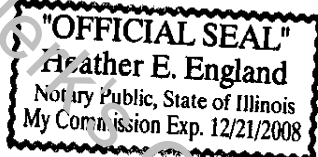
Given under my hand and official seal this 19th day of April, 2006.
 By Monika M. Cison Residing at Orland Park, IL

Notary Public in and for the State of Illinois
 My commission expires 05/17/2008



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)



On this 19th day of April, 2006 before me, the undersigned Notary Public, personally appeared ~~HEATHER ENGLAND~~ Monika Cison and known to me to be the LENDER, 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 Heather England Residing at Orland Park

Notary Public in and for the State of Illinois
 My commission expires 12/21/2008

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MODIFICATION OF MORTGAGE (Continued)

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