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RECORDATION REQUESTED BY:

HARRIS N.A.

111 W. MONROE STREET

P.O. BOX 755

CHICAGO, IL 60690

a 6100 197254 WHEN RECORDED MAIL TO:

Harris Consumer Lending

Center

3800 Golf Road Suite 300

P.O. Box 5041

Rolling Meadows, IL 60008

Doc#: 0616308038 Fee: \$30.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds

Date: 06/12/2006 08:02 AM Pg: 1 of 4

JIC-HE

This Modification of Mortgage prepared by:

J AYERS

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 May 20, 2006, is made and executed between YURIY BELENKIY and TELLA BELENKAYA, 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 audress 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 April 16, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED April 29, 2005 AS DOCUMENT NO.0511905324 IN Cook COUNTY, ILLINOIS RECORDS.

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

THAT PART OF AREA 4 IN LOT 2 OF EQUESTRIAN GROVE SUBDIVISION, BEING A SUBDIVISIONOF PART OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPALMERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE COOK COUNTY RECORDER'SOFFICE ON NOVEMBER 6, 1995, AS DOCUMENT NUMBER 95761684, DESCRIBED AS FOLLOWS: 87DEGREES 42 FEET 00 INCHES WEST ALONG THE NORTH LINE OF SAID LOT 2 A DISTANCE OF208.59 FEET; THENCE SOUTH 02 DEGREES 18 FEET 00 INCHES EAST A DISTANCE OF 12.31FEET TO THE MOST NORTHERLY CORNER OF SAID AREA 4, SAID POINT ALSO BEING THE POINTOF BEGINNING, THENCE SOUTH 46 DEGREES 06 FEET 06 INCHES EAST ALONG THENORTHEASTERLY LINE OF SAID AREA 4, A DISTANCE OF 69.00 FEET TO THE EASTERLY MOSTSOUTHEAST CORNER OF SAID AREA 4, THENCE SOUTH 43 DEGREES 53 FEET 54 INCHES WESTALONG THE SOUTHEASTERLY LINE OF SAID AREA 4, A DISTANCE OF 33.18 FEET, THENCE NORTH39 DEGREES 43 FEET 43 INCHES WEST, A DISTANCE OF 69.43 FEET TO THE NORTHWESTERLYLINE OF SAID AREA 4, THENCE NORTH 43 DEGREES 53 FEET 54 INCHES EAST ALONG THENORTHWESTERLY LINE OF SAID AREA 4, A DISTANCE OF 25.48 FEET TO THE POINT OFBEGINNING, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 274 PRAIRIE VIEW LANE, Wheeling, IL 60090. The

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MODIFICATION OF MORTGAGE

(Continued) Page 2 Loan No: 6100234112

Real Property tax identification number is 03-02-201-050-0000.

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\$ 92,620.00, AND A CURRENT BALANCE OF \$19,234.15 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$112,147.00.

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 released by Lender in viriging. 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 the 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 MAY 20, 2006. County Clerk's Office

GRANTOR:

LENDER:

HARRIS N.A.

Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 6100234112 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF Illinois)) SS COUNTY OF COOK On this day berow me, the undersigned Notary Public, personally appeared YURIY BELENKIY and TELLA BELENKAYA, 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 <u>004h</u> day of <u>May</u>, 20<u>06</u>. ADAM CHO Residing at _____/Harris N.A. By Notary Public in and for the State of /// nois 3063 Dundee Road Northbrook, IL 60062 Official Seal Adam Choi Notary Public State of Minois My Commission Expires 06/08/08 LENDER ACKNOWLEDGMENT STATE OF Illinois
COUNTY OF COOK acknowledged said instrument to be the free and voluntary act and deed of the said Lender, only 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. Residing at _____/ Harris N.A. 3063 Dundee Road Notary Public in and for the State of Illinois Northbrook, IL 60062 My commission expires 6 - 8 - 2006"OFFICIAL SEAL" Belita A. Farr Notary Public, State of Illinois

My Commission Exp. 06/10/2006

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