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RECORDATION REQUESTED BY:

HARRIS N.A.

111 W. MONROE STREET

P.O. BOX 755

CHICAGO, IL 60690

WHEN RECORDED MAIL TO:

Harris Consumer Lending

Center

3800 Golf Road Suite 300

P.O. Box 5041

Rolling Meadows, IL 60008



0627846195 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 10/05/2006 03:05 PM Pg: 1 of 3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared

MONIQUE JACKSON

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 September 16, 2006 is made and executed between WILLIAM T MARCH and LUCY C MARCH AKA LUCY C NEWTON, Husband and 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 December 17, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JANUARY 4TH, 2005 AS DOCUMENT NO.0500426019 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 3 IN BLOCK 8 IN O. REUTER & COMPANY'S MORGAN PARK MANOR, BEING & SUBDIVISION OFTHE NORTHEAST 1/4 OF SECTION 13 TOWNSHIP 37 NORTH RANGE 13 EAST OF THE THIRDPRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10410 S MAPLEWOOD, Chicago, IL 60655. The Real Property tax identification number is 24-13-213-006-0000.

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\$ 82,600.00, AND A CURRENT BALANCE OF \$58,701.15 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$100,000.00.

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

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MODIFICATION OF MORTGAGE

Loan No: 6100187451

(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 SEPTEMBER 16, 2006.

GRANTOR:

WILLIAM T MARCH

LUCY C MARCH AKA LUCY C NEWTON

LENDER:

HARRIS N.A.

Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued) Loan No: 6100187451 Page 3 INDIVIDUAL ACKNOWLEDGMENT) SS COUNTY OF On this day before me, the undersigned Notary Public, personally appeared WILLIAM T MARCH and LUCY C MARCH AKA LUCY & NEWTON, to me known to be the individuals described in and who executed the Modification of Mortgags, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned. 16th day of September, 2006. Given under my hand and official seal this Notary Fublic in and for the State of ▶ OFFICIAL SEAL" My commission expires Jeanine B. Smith Notary Public, State of Illinois My Commission Exp. 05/05/2007 LENDER ACKNOWLEDGMENT _, 2006 before me, the undersigned Notary Public, personally appeared <u>Susun</u> Saucen and known to me to be the _, 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. muth Residing at 9950 & Kedne Evergran Pork anuel Notary Public in and for the State of ______ lleisis "OFFICIAL SEAL" My commission expires OS/0S/07 Jeanine B. Smith Notary Public, State of Illinois My Commission Exp. 05/05/2007