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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

Doc#: 0702608058 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds

Date: 01/26/2007 07:15 AM Pg: 1 of 3

CT 025060486

This Modification of Mortgage prepared by:

ADRIANA BENITEZ

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 January 4, 2007, is made and executed between MARY ANN LIPTAK and CASIMIR LIPTAK, HIS WIFE IN JOINT TENANCY referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BOX 755, (HICAGO, IL 60690 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 23, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED APRIL 12, 2005 AS DOCUMENT NO.0510242223 IN COOK COUNTY ILLINOIS RECORDS.

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

LOT 6 BLOCK 2 IN PINEWOOD EAST UNIT 1, BEING A SUBDIVISION IN THE NORTH 1/2 OFSECTION 7, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, INCOOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 11663 GLENVIEW DR, Orland Park, IL 60467. The Real Property tax identification number is 27-07-109-006-0000.

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\$ 201,375.00, AND A CURRENT BALANCE OF \$163,611.12 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$284,000.00.

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 performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing

7

0702608058 Page: 2 of 3

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100195348

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 ACREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 4, 2007.

304 COUNTY CIEPTS OFFICE

GRANTOR:

MARY ANN LIPTAK

CASIMIR LIDTAK

LENDER:

HARRIS N.A.

Authorized Signer

0702608058 Page: 3 of 3

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100195348 Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF 'OFFICIAL SEAL' Karen Maslanka) SS Notary Public, State of Illinois COUNTY OF My Commission Exp. 04/27/2008 On this day before mo, the undersigned Notary Public, personally appeared MARY ANN LIPTAK and CASIMIR LIPTAK, to me know (t) 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 mentione(). Given under my hand and official seal this Notary Public in and for the State of My commission expires _ LENDER ACKNOWLED SMENT) SS COUNTY OF On this before me, the undersigned Notary Public, personally appeared Maslanka and known to me to be the under, 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. Residing at Pland Park Notary Public in and for the State of Allera OFFICIAL SEAL My commission expires Monika M. Cison Notary Public, State of Illinois My Commission Exp. 05/17/2008