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JK

RECORDATION REQUESTED BY:

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



Doc#: 0703708061 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/06/2007 09:18 AM Pg: 1 of 3

6100203242

WHEN RECORDED MAIL TO:

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

CT H25108712

FOR RECORDER'S USE ONLY

CTIC-HE

This Modification of Mortgage prepared by:

S SANGERN
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 22, 2007, is made and executed between WILLIAM P RALPH and SHELLEY J RALPH, 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 June 16, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 06/30/2005 AS DOCUMENT NO.0518126059 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 72 IN HUGUELET'S ORLAND TERRACE UNIT 2, SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 30, 1978 AS DOCUMENT NUMBER 24606544, IN THE VILLAGE OF ORLAND PARK, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 8669 RAINTREE LANE, Orland Park, IL 60462. The Real Property tax identification number is 27-14-109-081-0000.

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 \$333,000.00, AND A CURRENT BALANCE OF \$288,602.21 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$350,509.00 .

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: 6100203242

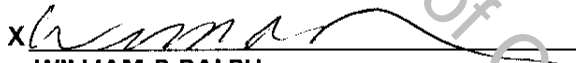
(Continued)

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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 JANUARY 22, 2007.

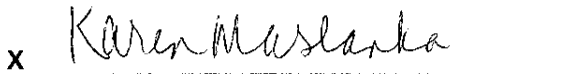
GRANTOR:

x 
WILLIAM P RALPH

x 
SHELLEY J RALPH

LENDER:

HARRIS N.A.

x 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100203242

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
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) SS
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 COUNTY OF Cook)



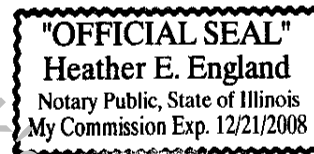
On this day before me, the undersigned Notary Public, personally appeared **WILLIAM P RALPH and SHELLEY J RALPH**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22 day of January, 2007.
 By Karen Maslanka Residing at Orland Park

Notary Public in and for the State of Illinois
 My commission expires 4/27/2008

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook)



On this 22 day of January, 2007 before me, the undersigned Notary Public, personally appeared Karen 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.

By Heather England Residing at Orland Park

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