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RECORDATION REQUESTED BY:

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

6100164003

WHEN RECORDED MAIL TO:

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



Doc#: 0712908095 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/09/2007 03:04 PM Pg: 1 of 4

CT H25121591

This Modification of Mortgage prepared by:

RJOSHI
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 24, 2007, is made and executed between GAYLORD A. VILLERS JR and DEBORAH H. VILLERS ~~and~~ 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, CHICAGO, IL 60690 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 14, 2004 (the "Mortgage") which has been recorded in Lake County, State of Illinois, as follows:

RECORDED APRIL 28, 2004 AS DOCUMENT NO.0411926135 IN COOK COUNTY, ILLINOIS RECORDS.

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

PLEASE SEE ATTACHED LEGAL

The Real Property or its address is commonly known as 721 CONCORD LN, Barrington, IL 60010. The Real Property tax identification number is 01-01-216-062-0000.

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 \$ 95,590.00, AND A CURRENT BALANCE OF \$88,343.94 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 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

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MODIFICATION OF MORTGAGE

(Continued)


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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 24, 2007.

GRANTOR:

X 
GAYLORD A. VILLERS JR

X 
DEBORAH H. VILLERS JR

LENDER:

HARRIS N.A.


Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100164003

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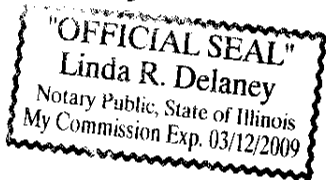
INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **GAYLORD A. VILLERS JR and DEBORAH H. VILLERS JR**, 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 24th day of April, 2009.
 By Linda R. Delaney Residing at Barrington
IL Notary Public in and for the State of IL 60010

My commission expires 3/12/09

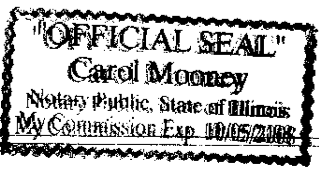


LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 24th day of April, 09 before me, the undersigned Notary Public, personally appeared BANKER LINDA R. DELANEY and known to me to be the PERSONAL BANKER, 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 CAROL MOONEY Residing at WARRIS-BARRINGTON
 Notary Public in and for the State of ILLINOIS 201 SOUTH GROVE AVE
 My commission expires 10/05/08 BARRINGTON IL 60010



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-5686547-2

POLICY NO.: 1408 H25121591 HE

STREET ADDRESS: 721 CONCORD LN, BARRINGTON, ILLINOIS 60010

DATE OF POLICY: 04/03/07

P.I.N.: 01-01-216-062-0000

AMOUNT OF INSURANCE: 100,000.00

INSURED: HARRIS NA 1995026

A. GRANTEE:

GAYLORD A. VILLERS, JR AND DEBORAH H. VILLERS, HIS WIFE, IN JOINT TENANCY

MODIFICATION OF MORTGAGE: MORTGAGE DATED 04/14/04 AND RECORDED 04/28/04 AS DOCUMENT NO. 0411926135 MADE BY GAYLORD A. VILLERS, JR AND DEBORAH H. VILLERS TO HARRIS BANK BARRINGTON NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$95,590.00.

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B. LEGAL DESCRIPTION:

LOT 13 (EXCEPT THAT PART OF SAID LOT 13 DESCRIBED AS FOLLOWS:: COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 13 FOR A POINT OF BEGINNING; THENCE NORTHEASTERLY ALONG THE WEST LINE OF SAID LOT 13, A DISTANCE OF 66 FEET 0-3/8 INCHES TO A POINT; THENCE SOUTHERLY TO A POINT IN THE SOUTH LINE OF SAID LOT 13, SAID POINT BEING 16 FEET 0 INCHES EAST OF THE SOUTHWEST CORNER OF SAID LOT 13; THENCE WESTERLY ALONG SAID SOUTH LINE OF LOT 13, TO THE SOUTHWEST CORNER OF LOT 13, WHICH IS THE POINT OF BEGINNING) IN PICKWICK PLACE, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF REGISTERED ON JULY 17, 1964 AS DOCUMENT LR 2160938 IN COOK COUNTY, ILLINOIS

Taxes Paid