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RECORDATION REQUESTED BY:

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

616020740

WHEN RECORDED MAIL TO:

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



0725546036

Doc#: 0725546036 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/12/2007 10:15 AM Pg: 1 of 4

OT H2 503282

FOR RECORDER'S USE ONLY *A*

This Modification of Mortgage prepared by:
H PELETIS
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5003
Rolling Meadows, IL 60008

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 24, 2007, is made and executed between JEFFREY L PAYNE and CLAUDIA S PAYNE, HIS WIFE (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 August 5, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED AUGUST 17, 2005 AS DOCUMENT NO. 0522935308 IN COOK COUNTY, ILLINOIS RECORDS.

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

SEE LEGAL ATTACHED

The Real Property or its address is commonly known as 405 s. madison, La Grange, IL 60525. The Real Property tax identification number is 18-04-330-002-0000.

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 \$100,000.00, AND A CURRENT BALANCE OF \$82,865.63 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$200,000.00.

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 parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly

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MODIFICATION OF MORTGAGE

(Continued)


Loan No: 6100207740

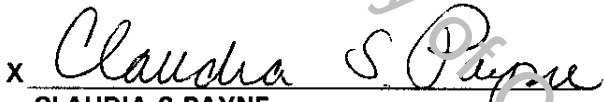
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released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below 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 AUGUST 24, 2007.

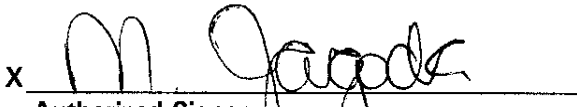
GRANTOR:

X 
JEFFREY L PAYNE

X 
CLAUDIA S PAYNE

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 6100207740

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INDIVIDUAL ACKNOWLEDGMENT

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

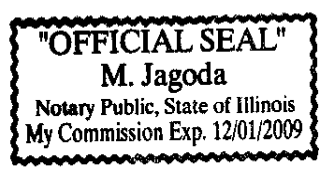
On this day before me, the undersigned Notary Public, personally appeared **JEFFREY L PAYNE** and **CLAUDIA S PAYNE**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 24 day of August, 2007.

By M. Jagoda Residing at La Grange

Notary Public in and for the State of Illinois

My commission expires 12/01/07



LENDER ACKNOWLEDGMENT

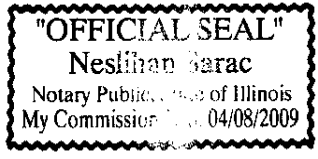
STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook)

On this 24 day of August, 2007 before me, the undersigned Notary Public, personally appeared M. JAGODA 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 [Signature] Residing at Boons Canyon Rd

Notary Public in and for the State of IL

My commission expires 04/08/07



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CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395987-6204696-2

POLICY NO.: 1408 H25138282 HE

STREET ADDRESS: 405 S MADISON, LAGRANGE, ILLINOIS 60525

DATE OF POLICY: 07/13/07

P.I.N.:

AMOUNT OF INSURANCE: 125,000.00

INSURED: HARRIS NA 2118642

A. GRANTEE:
JEFFREY L. PAYNE AND CLAUDIA S. PAYNE (HIS WIFE)

MORTGAGE DATED 03/05/2005 AND RECORDED 08/17/2005 AS DOCUMENT NO. 0522935308 MADE BY JEFFREY L. PAYNE AND CLAUDIA S. PAYNE TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$100,000.00

B. LEGAL DESCRIPTION:

LOT 25 IN BLOCK 4 IN LAGRANGE, BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 AND PART OF THE NORTHWEST 1/4 LYING SOUTH OF THE CHICAGO BURLINGTON AND QUINCY RAILROAD OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN NUMBER 18-04-330-002-0000