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**RECORDATION REQUESTED BY:**

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



Doc#: 0731046039 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/06/2007 10:07 AM Pg: 1 of 4

60100227328  
**WHEN RECORDED MAIL TO:**

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

H25147593

FOR RECORDER'S USE ONLY

CTIC-HE

**This Modification of Mortgage prepared by:**

JENNIFER BROWN  
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 October 22, 2007, is made and executed between BOGDAN ABRAM and AGNIESZKA ABRAM, HUSBAND AND 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 March 13, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED APRIL 11, 2006 AS DOCUMENT NO.0610108080 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 13739 TALLGRASS TRAIL, Orland Park, IL 60462. The Real Property tax identification number is 27-03-227-005-0000.

**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 \$152,200.00, AND A CURRENT BALANCE OF \$138,947.47 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$202,802.00.**

**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)

Loan No: 6100227328

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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 OCTOBER 22, 2007.**

GRANTOR:

X Bogdan Abram  
BOGDAN ABRAM

X Agnieszka Abram  
AGNIESZKA ABRAM

LENDER:

HARRIS N.A.

X [Signature]  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100227328

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 )  
 COUNTY OF COOK ) SS  
 )

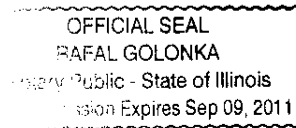
On this day before me, the undersigned Notary Public, personally appeared **BOGDAN ABRAM and AGNIESZKA ABRAM**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 22<sup>ND</sup> day of October, 2007.

By [Signature] Residing at Chicago

Notary Public in and for the State of ILLINOIS

My commission expires 09/09/11



### LENDER ACKNOWLEDGMENT

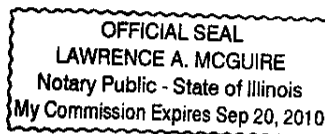
STATE OF ILLINOIS )  
 )  
 COUNTY OF Will ) SS  
 )

On this 22<sup>nd</sup> day of October, 2007 before me, the undersigned Notary Public, personally appeared RAFAL GOLONKA 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.

By [Signature] Residing at HONGER GLEN

Notary Public in and for the State of ILLINOIS

My commission expires 9-20-2010



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6466645-2

POLICY NO.: 1408 H25147593 HE

STREET ADDRESS: 13739 TALLGRASS TRAIL, ORLAND PARK, ILLINOIS 60462 ✓

DATE OF POLICY: 08/01/07

P.I.N.: 27-03-227-005-0000

AMOUNT OF INSURANCE: \$207,000.00

INSURED: HARRIS NA <sup>2245275</sup>~~2244238~~ SONIA

A. GRANTEE:  
BOGDAN ABRAM AND AGNIESZKA ABRAM *Hew*

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 03/13/2006 AND RECORDED 04/11/2006 AS DOCUMENT NO. 0610708080 MADE BY BOGDAN ABRAM AND AGNIESZKA ABRAM TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$15,2200.00. *INCUMON*

B. LEGAL DESCRIPTION:

LOT 35 IN WINDHAVEN WEST OF ORLAND PARK, A SUBDIVISION OF THE EAST HALF OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 27, 2002 AS DOCUMENT NO. 0021315681, IN COOK COUNTY ILLINOIS.

PIN: 27-03-227-005-0000 ✓

*Property of Cook County Clerk's Office*  
*all paid*