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RECORDATION REQUESTED BY:

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

6100238936

WHEN RECORDED MAIL TO:

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



Doc#: 0735108047 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/17/2007 09:03 AM Pg: 1 of 4

H25151933

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 November 30, 2007, is made and executed between MARK J BLOOM and KERRI S BLOOM AKA KERRI S RIGGS, HUSBAND AND 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 July 11, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JULY 31, 2006 AS DOCUMENT NO. 0621208009 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 IN BLOCK 50 IN WINSTON PARK NORTHWEST UNIT NO. 4, BEING A SUBDIVISION IN SECTIONS 12 AND 13, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, JANUARY 13, 1964 AS DOCUMENT 19020710, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 907 PADDOCK DR, Palatine, IL 60074. The Real Property tax identification number is 02-13-119-006-0000.

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 \$38,725.00, AND A CURRENT BALANCE OF \$35,492.27 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$54,231.00 .

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 6100238936

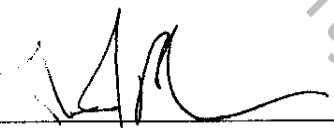
(Continued)

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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 NOVEMBER 30, 2007.

GRANTOR:

X 

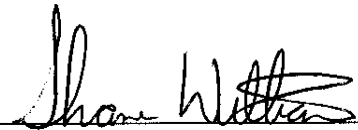
 MARK J BLOOM

X 

 KERRI S BLOOM AKA KERRI S RIGGS

LENDER:

HARRIS N.A.

X 

 Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 6100238936

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

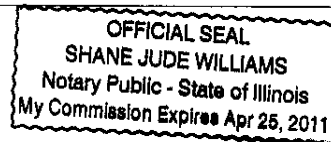
On this day before me, the undersigned Notary Public, personally appeared **MARK J BLOOM and KERRI S BLOOM AKA KERRI S RIGGS**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 30th day of November, 2007.

By Shane Jude Williams Residing at _____

Notary Public in and for the State of IL

My commission expires 4-25-11



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)



On this 30th day of November, 2007 before me, the undersigned Notary Public, personally appeared Shane Williams and known to me to be the PB, 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 Shane Williams Residing at _____

Notary Public in and for the State of IL

My commission expires _____

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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6592658-2

POLICY NO.: 1408 H25151933 HE

STREET ADDRESS: 907 PADDOCK DR, PALATINE, ILLINOIS 60074

DATE OF POLICY: 10/30/07

P.I.N.: 02-13-119-006-0000

AMOUNT OF INSURANCE: \$56,000.00

INSURED: HARRIS NA 2288659 ERIKA

A. GRANTEE:
 MARK J. BLOOM AND KERRI S. RIGGS, ALSO KNOWN AS KERRI BLOOM, AS JOINT TENANTS

husband and wife

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 07/11/2006 AND RECORDED 07/31/2006 AS DOCUMENT NO. 0621206009 MADE BY MARK J. BLOOM AND KERRI S. RIGGS, ALSO KNOWN AS KERRI BLOOM TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$38,725.00.

B. LEGAL DESCRIPTION:

LOT 6 IN BLOCK 50 IN WINSTON PARK NORTHWEST UNIT NO. 4, BEING A SUBDIVISION IN SECTIONS 12 AND 13, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, JANUARY 13, 1964 AS DOCUMENT 19020710, ALL IN COOK COUNTY, ILLINOIS.

PIN: 02-13-119-006-0000