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SH

RECORDATION REQUESTED BY:

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

6100279833

WHEN RECORDED MAIL TO:

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



Doc#: 0736146094 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/27/2007 03:43 PM Pg: 1 of 4

CT H25152011

245

This Modification of Mortgage prepared by:

PRINCE HALL
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 December 8, 2007, is made and executed between WOJCIECH KANTOCH, MARRIED TO MALGORZATA CYGAN-KANTOCH (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 October 8, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED OCTOBER 08, 2007 AS DOCUMENT NO.0729546016 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 5816 W WAVELAND AVE, Chicago, IL 60634. The Real Property tax identification number is 13-20-221-030-0000.

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 \$ 50,000.00, AND A CURRENT BALANCE OF \$50,439.72 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$70,000.00 .

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

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MODIFICATION OF MORTGAGE

Loan No: 6100279833


(Continued)

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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 DECEMBER 8, 2007.

GRANTOR:

X 

WOJCIECH KANTOCH

LENDER:

HARRIS W.A.
X 

Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100279833

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

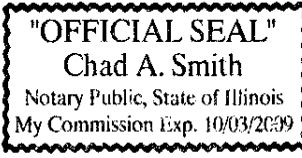
On this day before me, the undersigned Notary Public, personally appeared **WOJCIECH KANTOCH**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 08 day of December, 2007.

By [Signature] Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

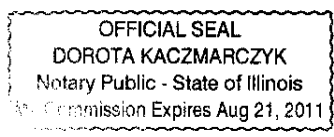
STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 8 day of December, 2007 before me, the undersigned Notary Public, personally appeared Chad A. Smith and known to me to be the Senior 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 Chicago

Notary Public in and for the State of Illinois

My commission expires 08 21 2011



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6600097-2

POLICY NO.: 1408 H25152171 HE

STREET ADDRESS: 5816 W WAVELAND AVE, CHICAGO, ILLINOIS 60634

DATE OF POLICY: 10/31/07

P.I.N.: 13-20-221-030-0000

AMOUNT OF INSURANCE: \$70,000.00

INSURED: HARRIS NA 2290334 ERIKA

A. GRANTEE:

WOJCIECH KANTOCH - married to Malgorzata Cygan-Kantoch

MORTGAGE DATED 10/08/2007 AND RECORDED 10/22/2007 AS DOCUMENT NO. 0729546016 MADE BY WOJCIECH KANTOCH TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$50,000.00

B. LEGAL DESCRIPTION:

THE EAST HALF OF LOT 77 (EXCEPT THE EAST 27.75 FEET THEREOF) IN KOESTER AND ZANDER'S ADDITION TO WEST IRVING PARK, A SUBDIVISION OF THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN: 13-20-221-030-0000

1st paid
and not yet due