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RECORDATION REQUESTED BY:

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

6100234727

WHEN RECORDED MAIL TO:

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



0801546127

Doc#: 0801546127 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/15/2008 03:11 PM Pg: 1 of 4

CT H25150928

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

CTIC-HE

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 31, 2007, is made and executed between MARK A ZIMNY and LUCIANE ALERTI A/K/A LUCIANE ZIMNY, HUSBAND AND WIFE NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY (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 May 26, 2006 (the "Mortgage") which has been recorded in Lake County, State of Illinois, as follows:

RECORDED JUNE 14, 2006 AS DOCUMENT NO. 0616546127 IN COOK COUNTY, ILLINOIS RECORDS.

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

SEE LEGAL ATTACHED

The Real Property or its address is commonly known as 21 REVERE DR, SOUTH BARRINGTON, IL 60010. The Real Property tax identification number is 01-27-407-009-0000.

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 \$ 150,000.00, AND A CURRENT BALANCE OF \$146,974.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$199,086.00.

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: 6100234727


(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 31, 2007.

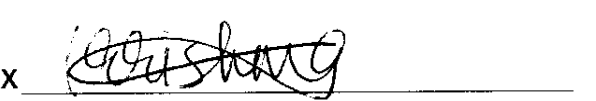
GRANTOR:

X 
MARK A ZIMNY

X 
LUCIANE ALERTI A/K/A LUCIANE ZIMNY

LENDER: 

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100234727

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

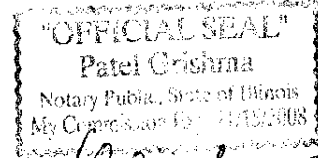
STATE OF Illinois

)

COUNTY OF COOK

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Crishma Patel

On this day before me, the undersigned Notary Public, personally appeared **MARK A ZIMNY and LUCIANE ALERTI A/K/A LUCIANE ZIMNY**, 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 31st day of December, 2007.

By Crishma Patel

Residing at 405 Barrington Rd
Barrington, IL 60010

Notary Public in and for the State of Illinois

My commission expires 11/15/08

LENDER ACKNOWLEDGMENT

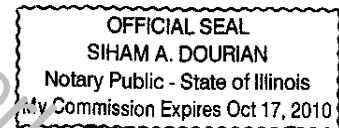
STATE OF Illinois

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COUNTY OF Cook

) SS

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Siham Dourian

On this 31 day of December, 2007 before me, the undersigned Notary Public, personally appeared Crishma Patel and known to me to be the 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 Siham Dourian

Residing at 405 Barrington Rd

Notary Public in and for the State of Cook

My commission expires 10/17/2010

Siham Dourian

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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6564128-2

POLICY NO.: 1408 H25150928 HE

STREET ADDRESS: 21 REVERE DR, SOUTH BARRINGTON, ILLINOIS 60010

DATE OF POLICY: 10/23/07

P.I.N.: 01-27-407-009-0000

AMOUNT OF INSURANCE: \$200,000.00

INSURED: HARRIS NA 2278284 SONIA

A. GRANTEE:

MARK A. ZIMNY AND LUCIANE ALERTI HUSBAND AND WIFE NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY

*MARK A. ZIMNY
LUCIANE ALERTI
2/24/07*

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 05/26/2006 AND RECORDED 06/14/2006 AS DOCUMENT NO. 0616546127 MADE BY MARK A. ZIMNY AND LUCIANE ALERTI TO HARRIS NA TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$150,000.00.

ENCLOSURE

B. LEGAL DESCRIPTION:

LOT 77 IN SOUTH BARRINGTON LAKES, UNIT NUMBER 2, BEING A SUBDIVISION OF PART OF SECTION 27, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 25, 1978 AS DOCUMENT 24599768, IN COOK COUNTY, ILLINOIS.

PIN: 01-27-407-009-0000

2nd not yet