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RECORDATION REQUESTED BY:

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

6100191268

WHEN RECORDED MAIL TO:

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



Doc#: 0806046063 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/29/2008 02:56 PM Pg: 1 of 4

H 25159728

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Joyce Brown
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 February 8, 2008, is made and executed between RONALD M CIESZKOWSKI and NANCY A CIESZKOWSKI, his 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 February 12, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED March 02, 2005 AS DOCUMENT NO.0506126137 IN Cook COUNTY, ILLINOIS RECORDS.

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

Legal Attached

The Real Property or its address is commonly known as 5760 PROVIDENCE DR, HOFFMAN ESTATES, IL 60192. The Real Property tax identification number is 06-08-409-015-0000.

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 \$9,836.69 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$105,000.00 .

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 6100191268

(Continued)

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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 FEBRUARY 8, 2008.

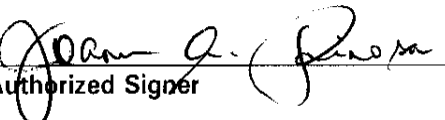
GRANTOR:

x 
RONALD M CIESZKOWSKI

x 
NANCY A CIESZKOWSKI

LENDER:

HARRIS N.A.

x 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

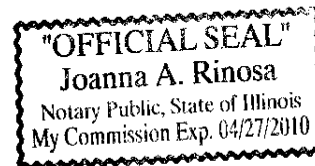
Loan No: 6100191268

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)



On this day before me, the undersigned Notary Public, personally appeared **RONALD M CIESZKOWSKI** and **NANCY A CIESZKOWSKI**, 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 8 day of FEBRUARY, 2008.

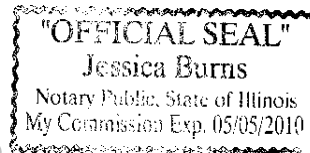
By Joanna A. Rinos Residing at LAKE IN THE HILLS

Notary Public in and for the State of ILLINOIS

My commission expires 4/27/2010

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)



On this 8th day of February, 2008 before me, the undersigned Notary Public, personally appeared Joanna Rindsa 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 Jessica Burns Residing at Palatine

Notary Public in and for the State of ILLINOIS

My commission expires 5/5/2010

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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6824518-2

POLICY NO.: 1408 H25159728 HE

STREET ADDRESS: ✓ 5760 PROVIDENCE DR, HOFFMAN ESTATES, ILLINOIS 60192

DATE OF POLICY: 01/09/08

P.I.N.: 06-08-409-015-0000

AMOUNT OF INSURANCE: \$105,000.00

INSURED: HARRIS NA 2380556 ALEX

A. GRANTEE:

✓ RONALD M CIESZKOWSKI AND NANCY A CIESZKOWSKI, HIS WIFE NOT AS JOINT TENANTS OR
 ✓ TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 02/12/2005 AND RECORDED 03/02/2005 AS
 DOCUMENT NO. 0506120157 MADE BY RONALD M CIESZKOWSKI AND NANCY A CIESZKOWSKI TO
 SUBURBAN BANK OF BARRINGTON TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF
 \$100,000.00.

B. LEGAL DESCRIPTION:

LOT 337 IN HUNTERS RIDGE - UNIT 4 PHASE 1, BEING A SUBDIVISION OF PART OF THE
 SOUTHEAST QUARTER AND OF PART OF THE NORTHEAST QUARTER OF SECTION 8, TOWNSHIP 41
 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT
 THEREOF RECORDED AUGUST 15, 2003 AS DOCUMENT NO. 0322718072, IN COOK COUNTY,
 ILLINOIS.

✓ PIN 06-08-409-015-0000

Taxes are paid