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RECORDATION REQUESTED BY:

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

6100 251 930

WHEN RECORDED MAIL TO:

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



Doc#: 0808808031 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/28/2008 08:18 AM Pg: 1 of 4

H 251 630 20

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 12, 2008, is made and executed between JOHN O ADAMSON and ANN M ADAMSON, HUSBAND AND WIFE IN JOINT TENANCY (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 December 6, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED JANUARY 4, 2007 AS DOCUMENT NO.0700408275 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 2642 LAWNSDALE, Evanston, IL 60201. The Real Property tax identification number is 05-33-419-016-0000.

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 \$92,375.66 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$191,000.00 .

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: 6100251930


(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 MARCH 12, 2008.

GRANTOR:

X 

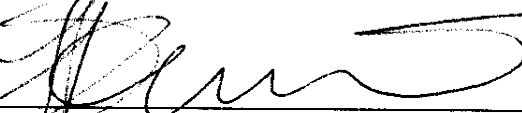
JOHN O ADAMSON

X 

ANN M ADAMSON

LENDER:

HARRIS N.A.

X 

Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 6100251930

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Illinois / Lake)

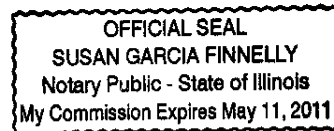
On this day before me, the undersigned Notary Public, personally appeared **JOHN O ADAMSON and ANN M ADAMSON**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 12th day of March, 2008.

By Susan Garcia Finnelly Residing at _____

Notary Public in and for the State of Illinois

My commission expires 5/11/11



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Lake)

On this 12th day of March, 2008 before me, the undersigned Notary Public, personally appeared Fay N. Bennett and known to me to be the Bank Manager, 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 Susan Garcia Finnelly Residing at _____

Notary Public in and for the State of Illinois

My commission expires 5/11/11



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CHICAGO TITLE INSURANCE COMPANY

Short Form Master Policy

YOUR REFERENCE: 13395987-6942129-2

POLICY NO.: 1408 H25163027 HE

STREET ADDRESS: 2642 LAWDALE, EVANSTON, ILLINOIS 60201

DATE OF POLICY: 02/05/08

P.I.N.: 05-33-419-016-0000

AMOUNT OF INSURANCE: \$191,000.00

INSURED: HARRIS NA 2419784 PAULA

A. GRANTEE:

JOHN O. ADAMSON AND ANN M. ADAMSON (HUSBAND AND WIFE) IN JOINT TENANCY

MORTGAGE TO BE MODIFIED: MORTGAGE DATED 12/06/2006 AND RECORDED 01/04/2007 AS DOCUMENT NO. 0700458275 MADE BY JOHN O. ADAMSON AND ANN M. ADAMSON TO HARRIS N.A. TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$150,000.00.

ANC (mod)

B. LEGAL DESCRIPTION:

LOT 160 AND THE NORTH 10 FEET OF LOT 159 IN THE TERRACE - MC KEY AND POAGUE'S ADDITION TO EVANSTON, BEING A SUBDIVISION OF THE ADAM HOTH HOMESTEAD (EXCEPT THE SOUTH 47 FEET THEREOF) IN THE EAST 1/2 SOUTH OF GROSS POINT ROAD OF FRACTIONAL SECTION 33 AND OF THE EAST 200 FEET OF LOT 3 IN WITTBOLD'S SUBDIVISION OF THE SOUTH 47 FEET OF LOTS 5 AND 8 AND PART OF LOT 7 EAST OF THE WEST 247.50 FEET THEREOF IN COUNTY CLERK'S DIVISION OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 05-33-419-016-0000

Property of Cook County Clerk's Office