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M
RECORDATION REQUESTED BY:

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



Doc#: 0813408323 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/13/2008 02:41 PM Pg: 1 of 4

6100199332
WHEN RECORDED MAIL TO:

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

FOR RECORDER'S USE ONLY

H2S 174353

This Modification of Mortgage prepared by:

Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5003
Rolling Meadows, IL 60008

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 22, 2006, is made and executed between DENNIS GIBSON A/K/A DENNIS M GIBSON JR and RENEE GIBSON, HUSBAND AND WIFE (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 23, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED MAY 23, 2005 AS DOCUMENT NO.051431144 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 122 W NORTH AVE., Bartlett, IL 60103. The Real Property tax identification number is 06-34-207-023.

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 \$ 94,180.00, AND A CURRENT BALANCE OF \$93,190.58 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$139,786.00 .

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 parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly

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MODIFICATION OF MORTGAGE

Loan No: 6100199332

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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 APRIL 22, 2008.

GRANTOR:

x 
DENNIS GIBSON A/K/A DENNIS M GIBSON JR

x 
RENEE GIBSON

LENDER:

HARRIS N.A.

x 
Authorized Signer

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100199332

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **DENNIS GIBSON A/K/A DENNIS M GIBSON JR and RENEE GIBSON**, 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 22nd day of April, 2008.

By Tomio NANTO Residing at Harris NA

Notary Public in and for the State of Illinois

My commission expires 03/11/2012



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 22nd day of April, 2008 before me, the undersigned Notary Public, personally appeared Thomas Courtney 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 Tomio NANTO Residing at Harris NA

Notary Public in and for the State of Illinois

My commission expires 03/11/2012



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CHICAGO TITLE INSURANCE COMPANY**EQUITY SEARCH PRODUCT**

CTIC ORDER NO.: 1408 H25174353 HE

D. LEGAL DESCRIPTION:

THE SOUTH 89 FEET OF LOT 5 IN OAK MANOR ADDITION, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF BARTLETT, HANOVER TOWNSHIP, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 25, 1959, AS DOCUMENT 17668430, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

PERMANENT INDEX NUMBER:**BORROWER'S NAME:**