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RECORDATION REQUESTED BY:

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

0100159991

WHEN RECORDED MAIL TO:

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



Doc#: 0824108117 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/28/2008 10:39 AM Pg: 1 of 5

H25183641

RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Arpan A. Shah
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 August 12, 2008, is made and executed between CHRISTOPHER L DOUGLASS and SUSAN M DOUGLASS, 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 March 11, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 04/20/2004 AS DOCUMENT NO. 0411105168 IN COOK COUNTY, ILLINOIS RECORDS.

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

Please see attached legal description.

The Real Property or its address is commonly known as 6125 PRINCETON LN, Palos Heights, IL 60463. The Real Property tax identification number is 24-29-103-083-0000.

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 \$39,600.00, AND A CURRENT BALANCE OF \$0.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$171,473.00.

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: 6100304312

(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 AUGUST 12, 2008.

GRANTOR:

x *Christopher L. Douglass*
CHRISTOPHER L DOUGLASS

x *Susan M. Douglass*
SUSAN M DOUGLASS

LENDER:

HARRIS N.A.

x *Polyana Demchenko*
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 6100304312

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Cook

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) SS
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On this day before me, the undersigned Notary Public, personally appeared **CHRISTOPHER L DOUGLASS** and **SUSAN M DOUGLASS**, 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 the same mentioned.

Given under my hand and official seal this 13th day of August, 2008.

By Tatyana Demchenko

Residing at _____

Notary Public in and for the State of ILLINOIS

Harris Bank Palos Heights
12534 S. Harlem
Palos Heights, IL 60463

My commission expires 09/28/2011

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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) SS
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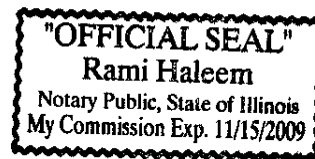
On this 13th day of AUGUST, 2008 before me, the undersigned Notary Public, personally appeared TATYANA DEMCHENKO and known to me to be the PERSONAL BANKER, authorized agent for **HARRIS N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **HARRIS N.A.**, duly authorized by **HARRIS N.A.** 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 in fact executed this said instrument on behalf of **HARRIS N.A.**.

By [Signature]

Residing at PALOS HEIGHTS

Notary Public in and for the State of ILLINOIS

My commission expires 11/15/09



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MODIFICATION OF MORTGAGE

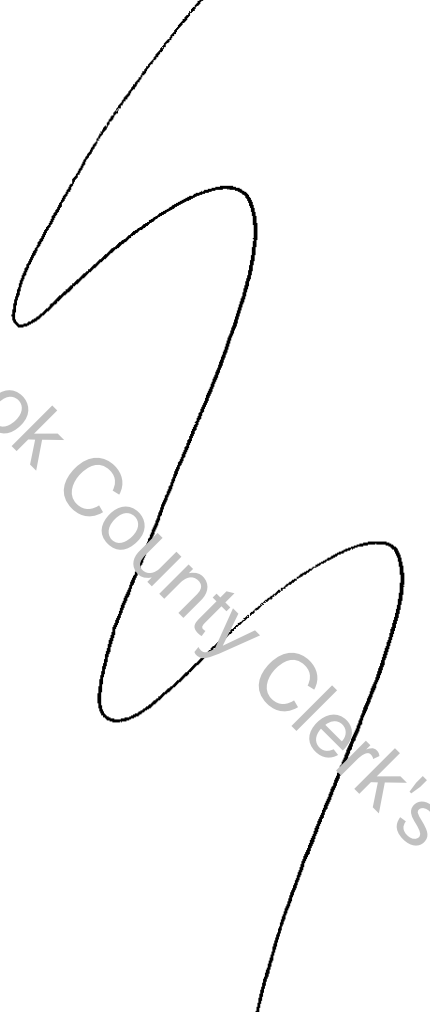
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CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395987-7501973-2

POLICY NO.: 1408 H25183641 HE

STREET ADDRESS: 6125 PRINCETON LN, PALOS HEIGHTS, ILLINOIS 60463

DATE OF POLICY: 07/10/08

P.I.N.:

AMOUNT OF INSURANCE: 203,473.00

INSURED: HARRIS NA

A. GRANTEE:

✓ CHRISTOPHER L. DOUGLASS AND SUSNA M. DOUGLASS, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY

MORTGAGE DATED 03/11/04 AND RECORDED 04/20/04 AS DOCUMENT NO. 0411105168 MADE BY CHRISTOPHER L. DOUGLASS AND SUSNA M. DOUGLASS TO HARRIS TRUST AND SAVINGS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$39,600.00.

JMC

B. LEGAL DESCRIPTION:

THAT PART OF LOT 11 BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 11; THENCE NORTH 00 DEGREES 02 MINUTES 05 SECONDS EAST ALONG THE WEST LINE OF SAID LOT 11 A DISTANCE OF 37.10 FEET; THENCE SOUTH 89 DEGREES 57 MINUTES 55 SECONDS EAST 2.90 FEET TO THE POINT OF BEGINNING; THENCE NORTH 09 DEGREES 20 MINUTES 41 SECONDS EAST 81.00 FEET; THENCE SOUTH 80 DEGREES 39 MINUTES 19 SECONDS EAST 83.09 FEET; THENCE SOUTH 00 DEGREES 02 MINUTES 05 SECONDS WEST 17.98 FEET; THENCE SOUTH 09 DEGREES 20 MINUTES 41 SECONDS WEST 63.26 FEET; THENCE NORTH 80 DEGREES 39 MINUTES 19 SECONDS WEST 86.00 FEET TO THE HEREIN DESIGNATED POINT OF BEGINNING, (EXCEPT THEREFROM THE WESTERLY 43.00 FEET (AS MEASURED ALONG THE SOUTHERLY LINE THEREOF) IN THE HAMPTONS OF PALOS A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 24-29-103-083-0000

Paid. Clerk's Office