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RECORDATION REQUESTED BY:

HARRIS N.A.
111 W. MONROE STREET
P.O. BOX 755
CHICAGO, IL 60690
6100172507

WHEN RECORDED MAIL TO:

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



Doc#: 0826108023 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/17/2008 07:43 AM Pg: 1 of 4

ET H 25186103

This Modification of Mortgage prepared by:

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

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 30, 2003, is made and executed between PEGGY FREDENDALL AKA MARGARET J FREDENDALL, WIDOWED (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 July 23, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 08/09/2004 AS DOCUMENT NO.0422242339 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 805 N MULLIGAN CT, Palatine, IL 60067. The Real Property tax identification number is 02-10-300-020.

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 \$40,724.86 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$131,000.00 .

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

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UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 6100172507

(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 30, 2008.

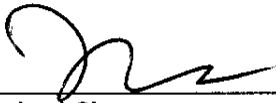
GRANTOR:

Peggy Fredendall AKA Margaret J. Fredendall
 PEGGY FREDENDALL AKA MARGARET J FREDENDALL

LENDER:

HARRIS N.A.

X



Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 6100172507

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

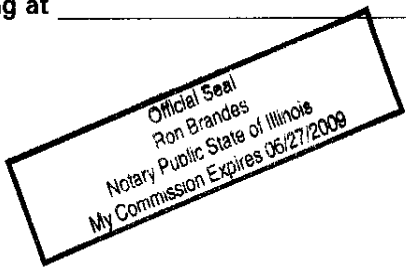
On this day before me, the undersigned Notary Public, personally appeared **PEGGY FREDENDALL AKA MARGARET J FREDENDALL**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of August, 2008.

By [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

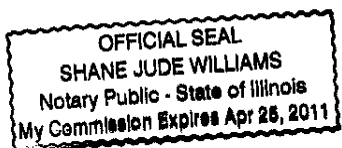
STATE OF IL)
) SS
 COUNTY OF Cook)

On this 30th day of August, 2008 before me, the undersigned Notary Public, personally appeared Ron Brandes and known to me to be the RPB, 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: Shane Jude Williams] Residing at _____

Notary Public in and for the State of IL

My commission expires 4-25-11



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CHICAGO TITLE INSURANCE COMPANY Short Form Master Policy

YOUR REFERENCE: 13395997-A2885808R442V116899-4

POLICY NO.: 1408 H25186143 HE

STREET ADDRESS: ✓ 805 N MULLIGAN CT, PALATINE, ILLINOIS 60067

DATE OF POLICY: 08/07/08

P.I.N.: 02-10-300-020-0000

AMOUNT OF INSURANCE: 125,000.00

INSURED: HARRIS NA

A. ✓ GRANTEE.

✓ MARGARET J. FREDENDALL *married to* _____

MORTGAGE DATED 07/23/04 AND RECORDED 08/09/04 AS DOCUMENT NO. 0422242339 MADE BY MARGARET J. FREDENDALL TO HARRIS TRUST AND SAVINGS BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$100,000.00.

B. LEGAL DESCRIPTION:

THE SOUTH 28.0 FEET OF THE NORTH 298.33 FEET OF THE SOUTH 436 FEET OF THE EAST 100 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: ✓ 02-10-300-020

pd

Property of Cook County Clerk's Office