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RECORDATION REQUESTED BY:

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

Doc#: 1102156023 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/21/2011 10:34 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:

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

PRISM TITLE

1011 E. Touhy Ave, #350
Des Plaines, IL 60018

10088 312 343

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 6, 2010, is made and executed between THOMAS M. GALLO and CAROLE L. GALLO (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, 2010 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 09-07-2007 AS DOCUMENT NO. 0725046020 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 460 AZALEA LN, HOFFMAN ESTATES, IL 60169. The Real Property tax identification number is 07-14-104-016.

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 \$135,000.00 , AND A CURRENT BALANCE OF \$83,340.00 IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$83,340.00.

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 endorser 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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100275401

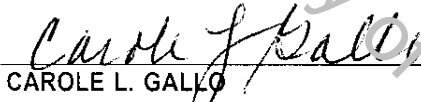
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by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the 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 DECEMBER 6, 2010.


GRANTOR:

X 
THOMAS M. GALLO

X 
CAROLE L. GALLO

LENDER:

HARRIS N.A.

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100275401

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this day before me, the undersigned Notary Public, personally appeared **THOMAS M. GALLO and CAROLE L. GALLO**, 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 30th day of December, 2010.

By [Signature] Residing at _____

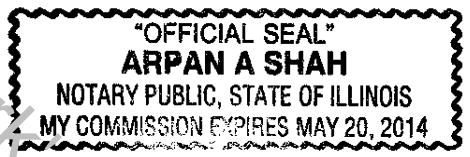
Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
)



On this 6th day of DECEMBER, 2010 before me, the undersigned Notary Public, personally appeared ROBERT ANDERSON and known to me to be the VICE PRESIDENT, 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 COOK COUNTY, IL

Notary Public in and for the State of IL

My commission expires 5/20/2014

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Loan No: 6100275401

MODIFICATION OF MORTGAGE (Continued)

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Stewart Title Insurance Company

Commitment Number: 10088312

EXHIBIT A PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

LOT 16 IN BLOCK 7 IN HOFFMAN ESTATES NO. 1, BEING A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND THAT PART OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF HIGGINS ROAD TOGETHER WITH THAT PART OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF HIGGINS ROAD, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 07-14-104-016

Property Address: 460 AZALEA LANE, HOFFMAN ESTATES, IL 60169

Property of Cook County Clerk's Office