

RECORDATION REQUESTED BY:
BMO HARRIS BANK N.A.
111 W. MONROE STREET
P.O. BOX 755
CHICAGO, IL 60690

WHEN RECORDED MAIL TO:
Harris Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5011
Rolling Meadows, IL 60008

FOR RECORDER'S USE ONLY

TQ 00158313

This Modification of Mortgage prepared by:
J STUDZINSKI
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5011
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 2, 2011, is made and executed between WILLIAM MANISCALCO and WENDY MANISCALCO, HIS WIFE, Tenants by the Entirety (referred to below as "Grantor") and BMO HARRIS BANK 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 17, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 06-02-2008 AS DOC. NO. 0815446151 IN OFFICIAL RECORDS OF COOK COUNTY, ILLINOIS.

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 210 EDGEWOOD LANE, PALATINE, IL 60067. The Real Property tax identification number is 02-35-100-087-0000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

THE CREDIT LIMIT OF \$140,343.00 ON THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE STATED ABOVE, IS HEREBY MODIFIED AND DECREASED TO A NEW CREDIT LIMIT OF \$48,000.00 .

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100297594

Page 2

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 SEPTEMBER 2, 2011.

GRANTOR:

X _____
WILLIAM MANISCALCO

X _____
WENDY MANISCALCO

LENDER:

BMO HARRIS BANK N.A.

X Healy Martinez
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100297594

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared **WILLIAM MANISCALCO** and **WENDY MANISCALCO**, 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 _____ day of _____, 20_____.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)



On this 2ND day of SEPTEMBER, 2011 before me, the undersigned Notary Public, personally appeared HOLLY MARTINEZ and known to me to be the BANK OFFICIER, authorized agent for **BMO HARRIS BANK N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BMO HARRIS BANK N.A.**, duly authorized by **BMO HARRIS BANK 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 **BMO HARRIS BANK N.A.**.

By [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires MAY 20, 2014

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100297594

Page 4

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LEGAL DESCRIPTION

Parcel 1: The North 187.44 feet of that part of the East 1/2 of the Northwest 1/4 of Section 35, Township 42 North, Range 10 East of the Third Principal Meridian, described as follows: Beginning at the Northeast corner of John H. Weinecke's Timberland conveyed to him by Warranty Deed recorded October 21, 1863 as Document 71834; thence East 193.38 feet; thence South 374.88 feet to a point 372.24 feet North of the South line of said Northwest 1/4; thence West 193.38 feet; thence North 374.00 feet to the point of beginning in Cook County, Illinois

Parcel 2: Easement for the benefit of Parcel 1 for ingress and egress and driveway purposes over a strip of land 30.0 feet in width through Lot 53 in Plum Grove Woodland, being a subdivision of part of the Northwest 1/4 and part of the West 1/2 of the Southwest 1/4 of Section 35, Township 42 North, Range 10 East of the Third Principal Meridian, the center line of which is described as follows: Commencing at the intersection of the South line of Lot 53 in said Plum Grove Woodlands and the most Easterly West line thereof extended 50 feet to the South line of said Lot 53; thence Northeasterly on a line forming an angle of 32 degrees 43 minutes 50 seconds as measured from the North to Northeast with said most Easterly West line extended South of said Lot 53, a distance of 305.06 feet to a point of curve; thence Northerly on a curved line tangent to the last described line convex to the East and having a Radius of 308.23 feet to the North line of said Lot 53 all in Cook County, Illinois as created by Declaration of Easements made by Edward M. Strauss dated May 13, 1964 and filed June 18, 1964 as document LR2155749

Parcel 3: Easement for the benefit of Parcel 1 for ingress and egress and driveway purposes over the South 30 feet of the West 158.80 feet (as measured on the North line thereof) of that part of Lot 28 in the Assessors' Division of the Northwest 1/4 of Section 35, Township 42 North, range 10 east of the Third Principal Meridian lying North of Lot 53 in Plum Grove Woodlands a subdivision of part of the Northwest 1/4 and part of West 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 35, Township 42 North, Range 10 East of the Third Principal Meridian, as reserved in Deed dated March 24, 1964 and recorded March 25, 1964 as document 19081597 from Edward M. Strauss and Dorothy Strauss, his wife to Dominic Volpe and Jennie M. Volpe, his wife

Parcel 4: Easement for the benefit of Parcel 1 for ingress and egress and driveway purposes over the Southerly 30 feet of that part of Lot 28 in Assessors Division of the Northwest 1/4 of Section 35, Township 42 North, Range 10 East of the Third Principal Meridian, lying North of Lot 53 in Plum Grove Woodlands, a subdivision of part of the Northwest 1/4 and part of the West 1/2 of the Southwest 1/4 of East Section 15 (except the West 158.50 feet as measured on the North line thereof) in Cook County, Illinois as reserved in the Corrective Deed in Trust dated August 3, 1965 and recorded August 17, 1965 as document 19339922 from Edward M. Strauss and Dorothy Strauss, his wife to the First National Bank of Park Ridge, a national Banking Association, as Trustee under Trust Agreement dated November 16, 1964 known as Trust Number 85.

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Parcel 5: Easement for the benefit of Parcel 1 for ingress and egress and driveway purposes over the Southerly 30 feet of that part of the following described tract: that part of the South 11.32 chains of the Northwest 1/4 of Section 35, township 42North, Range 10 East of the third Principal Meridian, described as follows: beginning at the Northwest corner of a tract conveyed to Henry Hartung by deed recorded September 30, 1863 as document 71075; thence South 630.64 feet to a point 216.48 feet North of the South line of said Northwest 1/4, thence West 201.30 feet; thence North 530.64 feet; thence East 302.30 feet to the place of beginning, which lies North of a line described as running from a point on the East line of said tract 202.44 feet South of the Northeast corner thereof to a point on the West line of said tract 231.66 feet South of the Northwest corner thereof all in Cook County, Illinois as reserved in the Warranty Deed dated November 1, 1969 and recorded November 3, 1969 as document 21002072 from Edward M. Strauss and Dorothy M. Strauss, his wife to Richard A. Napolitano and Kathryn M. Napolitano, his wife.

Address commonly known as:
210 Edgewood Lane
Palatine, IL 60067

PIN#: 02-35-100-087-0000