

2263598  
FIRST AMERICAN TITLE

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



Doc#: 1212233040 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 05/01/2012 10:09 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
Harris Consumer Lending  
Center  
3800 Golf Road Suite 300  
P.O. Box 5041  
Rolling Meadows, IL 60008

This Modification of Mortgage prepared by:  
NERINGA VALKIUNAS  
Harris Consumer Lending Center  
3800 Golf Road Suite 300 P.O. Box 5041  
Rolling Meadows, IL 60008

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated April 10, 2012, is made and executed between MARGARET M FOX and MARK E FOX (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 January 13, 2006 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED FEBRUARY 03RD, 2006 AS DOCUMENT NO. 0603446021 , IN OFFICIAL RECORDS OF LAKE 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 1626 DUNHILL COURT, NORTHBROOK , IL 60062. The Real Property tax identification number is 04-15-204-015-0000.

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

THE CREDIT LIMIT OF \$275,000.00, ON THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, IS HEREBY MODIFIED AND DECREASED TO A NEW CREDIT LIMIT OF \$51,000.00. .

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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## MODIFICATION OF MORTGAGE (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 APRIL 10, 2012.**

GRANTOR:

Margaret M Fox  
MARGARET M FOX

Mark E Fox  
MARK E FOX

LENDER:

BMO HARRIS BANK N.A.

Julia M Wu  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

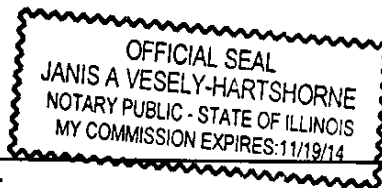
On this day before me, the undersigned Notary Public, personally appeared **MARGARET M FOX and MARK E FOX**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10 day of April, 2012.

By [Signature] Residing at [Signature]

Notary Public in and for the State of Illinois

My commission expires 11/19/14



### LENDER ACKNOWLEDGMENT

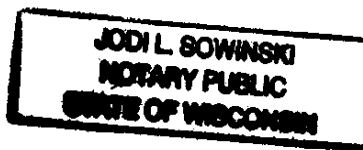
STATE OF Wisconsin )  
 )  
 COUNTY OF Milwaukee ) SS  
 )

On this 10 day of April, 2012 before me, the undersigned Notary Public, personally appeared John M. Westlund and known to me to be the Assistant Vice President, 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 Milwaukee, WI

Notary Public in and for the State of Wisconsin

My commission expires 2/2/14



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(Continued)**

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Legal Description: PARCEL 1:

LOT 23 IN PARK PLACE ESTATES OF NORTHBROOK, BEING A SUBDIVISION IN THE NORTH HALF OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SUBDIVISION RECORDED MAY 14, 1993 AS DOCUMENT NUMBER 93366641, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS AS CREATED BY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND RIGHTS FOR PARK PLACE ESTATES OF NORTHBROOK DATED - AND RECORDED MAY 17, 1993 AS DOCUMENT NUMBER 93366707, MADE BY PARK PLACE ESTATES OF NORTHBROOK LIMITED PARTNERSHIP OVER THE FOLLOWING DESCRIBED LAND:

LOTS 45 AND 46 (ALSO KNOWN AS OUTLOTS C AND D) IN PARK PLACE ESTATES OF NORTHBROOK SUBDIVISION, BEING A SUBDIVISION IN THE NORTH HALF OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS TO AND FROM THE EMERGENCY FIRE LANE EASEMENT AS CREATED BY DECLARATION OF EASEMENT DATED May 14, 1993 AND RECORDED MAY 19, 1993 AS DOCUMENT NUMBER 93366643 OVER, ACROSS THE FOLLOWING DESCRIBED PROPERTY:

A 20.0 FOOT STRIP OF LAND IN THE NORTHEAST QUARTER OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF THE NORTHEAST QUARTER OF SAID SECTION 15 WITH THE SOUTH LINE OF THE NORTH 5 CHAINS OF SAID NORTHEAST QUARTER OF SECTION 15; THENCE SOUTH 88 DEGREES 59 MINUTES 39 SECONDS EAST ALONG THE LAST SAID SOUTH LINE 19.21 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 88 DEGREES 59 MINUTES 39 SECONDS EAST ALONG THE LAST SAID SOUTH LINE 20.79 FEET; THENCE SOUTHEASTERLY 436.29 FEET ALONG THE ARC OF A CURVE CONVEX SOUTHWESTERLY WITH A RADIUS OF 630.00 FEET (THE CHORD OF SAID ARC BEARING SOUTH 34 DEGREES 53 MINUTES 30 SECONDS EAST 427.63 FEET); THENCE SOUTH 54 DEGREES 43 MINUTES 52 SECONDS EAST TANGENT TO THE LAST SAID CURVE 119.81 FEET TO A POINT OF CURVE; THENCE SOUTHEASTERLY 153.56 FEET ALONG THE ARC OF CURVE CONVEX NORTHEASTERLY WITH A RADIUS OF 410.00 FEET TO A POINT OF REVERSE CURVE (THE CHORD OF SAID ARC BEARING SOUTH 44 DEGREES 00 MINUTES 05 SECONDS EAST 152.66 FEET); THENCE SOUTHEASTERLY 391.38 FEET ALONG THE ARC OF A CURVE CONVEX SOUTHWESTERLY, TANGENT TO THE LAST SAID CURVE WITH A RADIUS OF 850.00 FEET (THE CHORD OF SAID ARC BEARING SOUTH 46 DEGREES 27 MINUTES 45 SECONDS EAST 387.93 FEET); THENCE SOUTH 33 DEGREES 21 MINUTES 51 SECONDS WEST 20.03 FEET; THENCE NORTHWESTERLY 399.54 FEET ALONG THE ARC OF A CURVE CONVEX SOUTHWESTERLY WITH A RADIUS OF 870.00 FEET TO A POINT OF REVERSE CURVE (THE CHORD OF SAID ARC BEARING NORTH 46 DEGREES 25 MINUTES 40 SECONDS WEST 396.03 FEET); THENCE NORTHWESTERLY 146.07 FEET ALONG THE ARC OF A CURVE CONVEX NORTHEASTERLY, TANGENT TO THE LAST SAID CURVE WITH A RADIUS OF 390.00 FEET (THE CHORD OF SAID ARC BEARING NORTH 44 DEGREES 00 MINUTES 05 SECONDS WEST 145.22 FEET); THENCE NORTH 54 DEGREES 43 MINUTES 52 SECONDS WEST TANGENT TO THE LAST SAID CURVE 1149.81 FEET TO A POINT OF CURVE; THENCE NORTHWESTERLY 455.89 FEET ALONG THE ARC OF A CURVE CONVEX SOUTHWESTERLY, TANGENT TO THE LAST SAID LINE WITH A RADIUS OF 650.00 FEET (THE CHORD OF SAID ARC BEARING NORTH 34 DEGREES 38 MINUTES 18 SECONDS WEST 446.61 FEET) TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 04-15-204-015-0000 Vol. 132

Property Address: 1626 Dunhill Court, Northbrook, Illinois 60062