

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 5041  
Rolling Meadows, IL 60008

FOR RECORDER'S USE ONLY

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

Return to:  
National Title Solutions, Inc.  
424 Fort Hill Dr. Ste 134A  
Naperville, IL 60540

2008257

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated March 30, 2012, is made and executed between ISHWAR K PATEL and LILAVATI I PATEL a/k/a LILA PATEL (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 December 23, 2008 (the "Mortgage") which has been recorded in CCOK County, State of Illinois, as follows:

**RECORDED JANUARY 13TH, 2009, AS DOCUMENT NO. 0901308327, IN OFFICIAL RECORDS OF COOK COUNTY ILLINOIS.**

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

SEE LEGAL DESCRIPTION

The Real Property or its address is commonly known as 34 POLO DRIVE, SOUTH BARRINGTON, IL 60010. The Real Property tax identification number is 01-26-305-005-000.

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

**THE CREDIT LIMIT OF \$250,000.00, 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 \$165,000.00.**

**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

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 6100310005

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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 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 MARCH 30, 2012.**

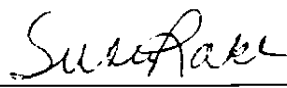
GRANTOR:

x   
ISHWAR K PATEL

x Lilavati I. Patel      Lila Patel  
LILAVATI I PATEL a/k/a LILA PATEL

LENDER:

BMO HARRIS BANK N.A.

x   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **ISHWAR K PATEL and LILAVATI I PATEL a/k/a LILA PATEL**, 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 March, 2012.

By [Signature] Residing at Lake County

Notary Public in and for the State of Illinois

My commission expires 4/15/2014



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 30th day of March, 2012 before me, the undersigned Notary Public, personally appeared Susan ~~Strom~~ Kabe and known to me to be the Underwriter, 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 Mark Glow Residing at BMO HARRIS BANK N.A.

Notary Public in and for the State of Illinois

My commission expires 5/21/14



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## MODIFICATION OF MORTGAGE (Continued)

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## Exhibit "A"

File Number: 20081257

LOT 17 IN HUNTERS RIDGE, BEING A SUBDIVISION OF PARTS OF THE WEST HALF OF THE SOUTH EAST QUARTER AND THE EAST HALF OF THE SOUTH WEST QUARTER OF SECTION 26, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 01-26-305-005-0000

C/K/A: 34 POLO DR., SOUTH BARRINGTON, IL 60010

Property of Cook County Clerk's Office