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

1653710

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



Doc#: 1224146069 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/28/2012 11:10 AM Pg: 1 of 4

CT H 25290794

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
GARY MARTHALER
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 July 19, 2012, is made and executed between FRED L BROWN and BARBARA A BROWN, Husband and Wife (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 November 19, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 12/23/02 AS DOCUMENT NO. 021426364 IN COOK COUNTY, ILLINOIS RECORDS

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

LOT 7 IN BLOCK 2 IN BRANDT'S 2ND ADDITION TO OAK LAWN, A SUBDIVISION OF THE SOUTH 666 FEET OF THE NORTH 1365 FEET OF THE WEST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 AND THE EAST 240 FEET OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 IN SECTION 9, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 9624 BRANDT AVE, Oak Lawn, IL 60453. The Real Property tax identification number is 24-09-211-019-0000.

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., AND A CURRENT BALANCE OF \$15,607.54 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$120,000 .

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

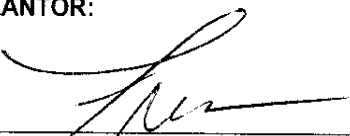
Loan No: 1653710

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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 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 JULY 19, 2012.

GRANTOR:

X 

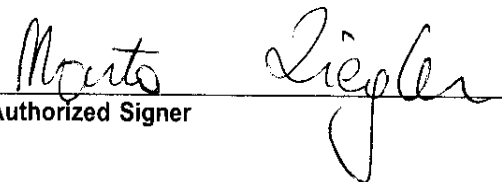
 FRED L BROWN

X 

 BARBARA A BROWN

LENDER:

BMO HARRIS BANK N.A.

X 

 Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 1653710

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this day before me, the undersigned Notary Public, personally appeared **FRED L BROWN** and **BARBARA A BROWN**, 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 19th day of July, 2012.
 By Donna Lynn Residing at Oak Lawn, Ill

Notary Public in and for the State of Illinois
 My commission expires 5-7-14



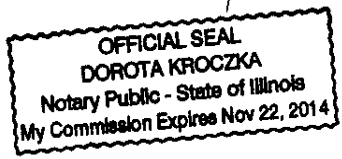
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 19 day of June, 2012 before me, the undersigned Notary Public, personally appeared Marta Wegler and known to me to be the Universal Banker, 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 Dorota KrocZka Residing at 5151 W. 95th St, Oak Lawn IL 60453
 Notary Public in and for the State of Illinois

My commission expires Nov 22, 2014



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MODIFICATION OF MORTGAGE (Continued)

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