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RECORDATION REQUESTED BY:

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



Doc#: 1227546069 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/01/2012 12:12 PM 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**

H25295100

FOR RECORDER'S USE ONLY

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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**

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 30, 2012, is made and executed between EDWARD F SETMEYER and BARBARA J SETMEYER, Husband and Wife, not as Joint Tenants or Tenants in Common but as 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 January 28, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 02/16/11 AS DOCUMENT NO.1104746072 IN COOK COUNTY, ILLINOIS RECORDS

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

PARCEL 1:

UNIT NUMBER 201 IN THE BARTLETT TOWN CENTER BUILDING 2 CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 7 AND 10 IN BARTLETT TOWN CENTER SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 34, AND PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED DECEMBER 15, 2005 AS DOCUMENT NUMBER 0534927025, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACES 5 AND STORAGE G, LIMITED COMMON ELEMENTS AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID.

PARCEL 3:

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(Continued)**

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EASEMENTS FOR THE BENEFIT OF PARCEL 1 AND OTHER PROPERTY FOR INGRESS, EGRESS USE AND ENJOYMENT AS CREATED BY AND SET FORTH IN THE DECLARATION OF EASEMENTS AND COVENANTS AND MAINTENANCE AGREEMENT FOR BARTLETT TOWN CENTER RECORDED AS DOCUMENT NUMBER 0431427069.

The Real Property or its address is commonly known as 271 E RAILROAD AV # 201, Bartlett, IL 60103. The Real Property tax identification number is 06-35-315-070-1009.

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 \$5,001.00, AND A CURRENT BALANCE OF \$111.03 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$116,000.00.

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 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 AUGUST 30, 2012.

GRANTOR:

x 
EDWARD F SETMEYER

x 
BARBARA J SETMEYER

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)
)
 COUNTY OF Cook) SS
)

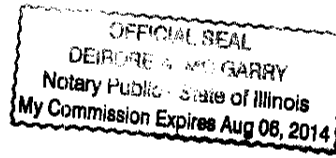
On this day before me, the undersigned Notary Public, personally appeared **EDWARD F SETMEYER** and **BARBARA J SETMEYER**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act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

Given under my hand and official seal this 30th day of August, 2012.

By [Signature] Residing at 335 S. Main St. | Bartlett, IL 60103

Notary Public in and for the State of Illinois

My commission expires Aug. 06, 2014



LENDER ACKNOWLEDGMENT

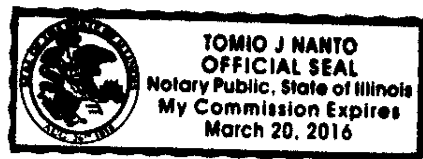
STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 30th day of August, 2012 before me, the undersigned Notary Public, personally appeared Deirdre McGarry and known to me to be the _____, 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 335 S. Main St, Bartlett IL 60103

Notary Public in and for the State of Illinois

My commission expires 03/20/2016



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MODIFICATION OF MORTGAGE (Continued)

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