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

**Doc#:** 1228347009 **Fee:** \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 10/09/2012 09:51 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

2012-02702

**FOR RECORDER'S USE ONLY**

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

Mail To:  
Carrington Title Partners, LLC  
1919 S. Highland Ave., Ste 315-B  
Lombard, IL 60148  
(630)317-0049

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 6, 2012, is made and executed between STEVEN R KOLDERUP and HEIDI S KOLDERUP, HUSBAND AND WIFE, 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 March 6, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED 03-24-2004 AS DOCUMENT NO. 0408433128 IN COOK COUNTY, ILLINOIS RECORDS.**

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

LOT 3 IN "HILLSIDE GREEN PHASE 3", BEING A SUBDIVISION OF LOT 4 IN ARTHUR T. MCINTOSH AND CO.'S QUINTENS ROAD FARMS, IN SECTION 22, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 739 S ELM ST, PALATINE, IL 60067. The Real Property tax identification number is 02-22-306-037.

**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 \$160,000.00, AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$130,000.00.**

**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

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

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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 SEPTEMBER 6, 2012.**


GRANTOR:

x   
STEVEN R KOLDERUP

x   
HEIDI S KOLDERUP

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 DuPage )

On this day before me, the undersigned Notary Public, personally appeared **STEVEN R KOLDERUP** and **HEIDI S KOLDERUP**, 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 6<sup>th</sup> day of September, 2012.

By William G Maggio Residing at \_\_\_\_\_

Notary Public in and for the State of Illinois

My commission expires 3/17/16



### LENDER ACKNOWLEDGMENT

STATE OF Wisconsin )  
 ) SS  
 COUNTY OF Milwaukee )

On this 6 day of September, 2012 before me, the undersigned Notary Public, personally appeared Julie M Westbrook and known to me to be the VP, 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 County

Notary Public in and for the State of WI

My commission expires 8.17.14

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## MODIFICATION OF MORTGAGE (Continued)

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