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Doc#: 1231831058 Fee: \$48.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/13/2012 02:56 PM Pg: 1 of 6

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:
REBECCA TROEMEL
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 October 26, 2012 is made and executed between BRETT A MOWRY AND CHERYL L DAHLEN, 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 May 28, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 06-03-2008 DOCUMENT NO. 0815505242 IN COOK COUNTY, ILLINOIS RECORDS.

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

THE NORTH 18 FEET OF LOT 41 AND THE SOUTH 14 FEET OF LOT 42 IN BLOCK 1 IN COCHRAN'S THIRD ADDITION TO EDGEWATER, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5541 N MAGNOLIA AVE, CHICAGO, IL 60640. The Real Property tax identification number is 14-08-106-003-0000.

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

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN TH MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$112,000.00, AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$85,000.00.

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

Near North National Title
222 N. LaSalle
Chicago, IL 60601

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OK

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(Continued)**

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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 OCTOBER 26, 2012.

GRANTOR:

x *see attached*
BRETT A MOWRY

x *see attached*
CHERYL L DAHLEN

LENDER:

BMO HARRIS BANK N.A.

x *[Signature]*
Authorized Signer

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

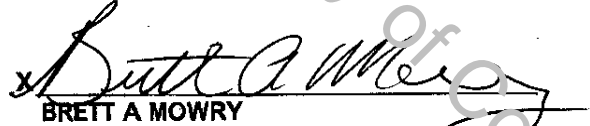
Loan No: 6100298415

Page 2

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.

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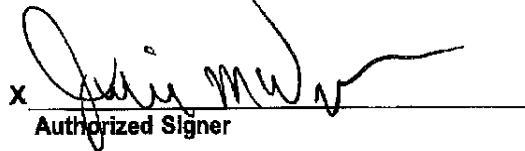
GRANTOR:

x 
BRETT A MOWRY

x 
CHERYL L DAHLEN

LENDER:

BMO HARRIS BANK N.A.

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100298415

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

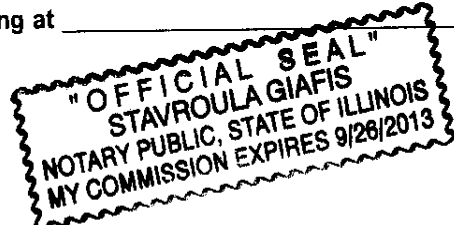
On this day before me, the undersigned Notary Public, personally appeared **BRETT A MOWRY** and **CHERYL L DAHLEN**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 29th day of October, 2012.

By [Signature] Residing at _____

Notary Public in and for the State of Ill.

My commission expires 9/26/2013



LENDER ACKNOWLEDGMENT

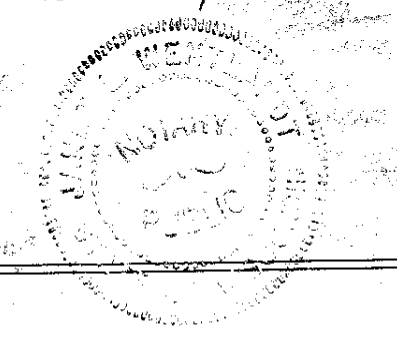
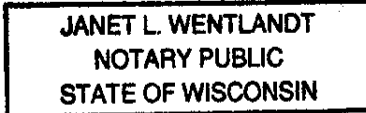
STATE OF Wisconsin)
)
 COUNTY OF MILWAUKEE) SS
)

On this 29 day of OCTOBER, 2012 before me, the undersigned Notary Public, personally appeared JULIE M. WESTBANK and known to me to be the D.V.P., 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 2/8/15



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MODIFICATION OF MORTGAGE (Continued)

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Legal Description

THE NORTH 18 FEET OF LOT 41 AND THE SOUTH 14 FEET OF LOT 42 IN BLOCK 1 IN COCHRAN'S THIRD ADDITION TO EDGEWATER, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #

14-08-106-003-0000

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