

Loan # 3800711915

PREPARED BY T
After recording return to:

THE NORTHERN TRUST CO.
50 S. LASALLE STREET
CHICAGO IL 60603
ATTN: NATIONAL MORTGAGE CENTER B-A

Old Republic National Title Insurance Company
20 South Clark Street 1237000/13
Suite 2000
Chicago, IL 60603

MORTGAGE MODIFICATION AGREEMENT
AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT
(Reduced Credit Limit, Same Interest Rate)

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure Statement ("this Amendment"), is made and entered into as of September 20, 2012, by and between Patrick J. Pollard, Individually; Rose M. Pollard, Individually; Patrick J. Pollard And Rose M. Pollard, Trustees Of Patrick J. Pollard Declaration Of Trust Dated August 24, 2000; And Rose M. Pollard And Patrick J. Pollard, Trustees Of Rose M. Pollard Declaration Of Trust Dated August 24, 2000 (hereinafter, whether one or more, the "Borrower") and THE NORTHERN TRUST COMPANY, an Illinois banking corporation (the "Bank").

WHEREAS, the Borrower has entered into The Northern Trust Company Credit Line Agreement and Disclosure Statement (the "Agreement") dated November 23, 2009, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$250,000.00 (the "Credit Limit");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee a Mortgage (the "Mortgage") dated November 23, 2009, pursuant to which the Borrower did mortgage, grant, warrant, and convey to the Bank the property located in the County of Cook, State of Illinois, legally described in Exhibit A attached hereto and incorporated herein by reference, which has a street address of 4812 Fair Elms Avenue, Western Springs, IL 60558, which Mortgage was recorded on December 9, 2009, as Document No. 0934312046 by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Agreement and the Mortgage, and the Borrower has requested that the Credit Limit be decreased from \$250,000.00 to \$176,000.00, and the Bank is willing so to do provided the Borrower executes this Amendment and any further

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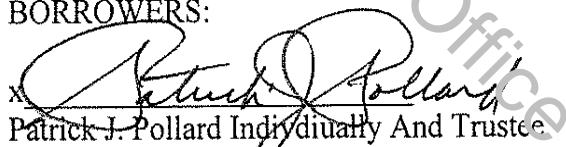
documents as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.


Now, therefore, in consideration of the foregoing and of the mutual covenants herein contained, the parties hereto hereby agree as follows:

1. Amendment to Mortgage. The first paragraph on the first page of the Mortgage (the "Maximum Lien" clause) is hereby amended by substituting "\$176,000.00" [new Credit Limit] for "\$250,000.00" [original Credit Limit].
2. Amendment to Agreement. The Agreement is amended by substituting "\$176,000.00" [new Credit Limit] for "\$250,000.00" [original Credit Limit].
3. Effective Date. This Amendment is effective as of September 20, 2012.
4. References. Wherever in the Mortgage, the Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Maximum Credit Amount, with interest thereon, plus any other sums and obligations stated therein to be secured thereby.
5. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stand and remain unchanged and in full force and effect.
6. Miscellaneous. This amendment shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment.

BORROWERS:

x 
 Patrick J. Pollard Individually And Trustee
 Of Patrick J. Pollard And Rose M. Pollard
 Declaration Of Trust Dated August 24, 2000

x 
 Rose M. Pollard Individually And Trustee
 Of Rose M. Pollard And Patrick J. Pollard
 Declaration Of Trust Dated August 24, 2000

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THE NORTHERN TRUST COMPANY

By: Barbara Krauss
Barbara Krauss

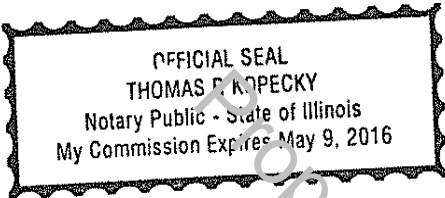
Its: Vice President

Property of Cook County Clerk's Office

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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, THOMAS R. KOPECKY, a Notary Public in and for said County, in the State aforesaid, do hereby certify that PATRICK F. POLKANO & ROSE W. POLKANO personally appeared before me and acknowledged that _____ executed and delivered the foregoing instrument as THEIR free and voluntary act for the use and purposes therein set forth.



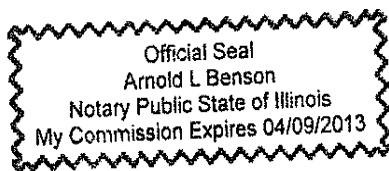
Given under my hand and notarial seal this
4 day of DEC 2012.

Thomas R. Kopecky
Notary Public

My Commission Expires: 5.5.16

STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, Arnold L. Benson, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Barbara Krauss, Vice President of THE NORTHERN TRUST COMPANY, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as such Vice President and is personally known to me to be such Vice President, appeared before me this day in person and acknowledged that he/she signed and delivered and attested the said instrument as his/her free and voluntary act as such Vice President, as aforesaid, and as the free and voluntary act of THE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.



Given under my hand and notarial seal this
20 day of September, 2012.

Arnold L. Benson
Notary Public

My Commission Expires: 4/9/13

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Exhibit "A"

LOT 2 IN BLOCK 4 IN FOREST HILLS COMMERCIAL AND PARK DISTRICT SUBDIVISION OF BLOCKS 5, 6, 7, 8, 17, 18, 19, 20, 29, 30, 31, 32, 41, 42, 43 AND 44 IN "THE FOREST HILLS OF WESTERN SPRINGS" A SUBDIVISION OF THE EAST ½ OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN AND THAT PART OF BLOCKS 12, 13, 14 AND 15 IN "THE HIGHLANDS" BEING A SUBDIVISION OF THE NORTHWEST ¼ AND THE WEST 800 FEET OF THE NORTH 144 FEET OF THE SOUTHWEST ¼ OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF A LINE 33 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID NORTHWEST ¼ OF SAID SECTION 7, ALSO LOTS 1, 2, 3, 4 AND 5 (EXCEPT THAT PART THEREOF DEDICATED FOR A STREET BY PLAT DOCUMENT NO. 209880) IN BLOCK 12, IN "THE HIGHLANDS" AFORESAID, ALL IN COOK COUNTY, ILLINOIS, ALSO FAIR ELMS AVENUE (NOW VACATED) AS SHOWN OF PLAT OF FOREST HILLS OF WESTERN SPRINGS AFORESAID FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 209880.

P.I.N. # 18-07-206-019-0000

ADDRESS: 4812 FAIR ELMS AVE.
WESTERN SPRINGS, IL 60558

Cook County Clerk's Office