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Doc#: 1236135038 Fee: \$44.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/26/2012 11:42 AM Pg: 1 of 4

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

8844914J
20121228 [Signature]

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 5003
Rolling Meadows, IL 60008

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 13, 2012, is made and executed between RUSSEL L MIRON and RANDI N MIRON, 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 February 21, 2012 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 04-04-2012 AS DOCUMENT NO. 1209546102 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 58 IN BAIRD AND WARNER'S SKOKIE RIDGE, BEING A SUBDIVISION IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT RECORDED AS DOCUMENT 9589408, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1070 ELM RIDGE DRIVE, GLENCOE, IL 60022. The Real Property tax identification number is 04-01-410-020-0000.

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 \$550,000.00, AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$496,500.00.

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

Box 333-CP

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(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 NOVEMBER 13, 2012.

GRANTOR:

x



 RUSSEL L MIRON

x



 RANDI N MIRON

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 IL)
)
) SS
 COUNTY OF COOK)

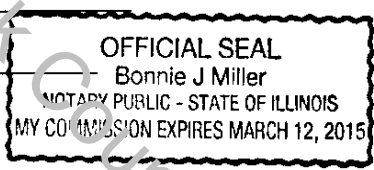
On this day before me the undersigned Notary Public, personally appeared RUSSEL L MIRON and RANDI N MIRON, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

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

By [Signature] Residing at Lake Park

Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

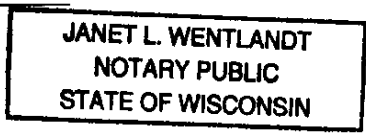
STATE OF WISCONSIN)
)
) SS
 COUNTY OF MILWAUKEE)

On this 19 day of NOVEMBER, 2012 before me, the undersigned Notary Public, personally appeared JULIE M. WESTLANDT and known to me to be the A.A.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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