

# UNOFFICIAL COPY



**RECORDATION REQUESTED BY:**

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

**Doc#: 1303122127 Fee: \$54.00**  
Karen A. Yarbrough RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 01/31/2013 02:03 PM Pg: 1 of 9

**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:**

**SARAH BRELLE  
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 December 27, 2012, is made and executed between JIM M GRABER and PAMELA WOLFE, AS TENANTS IN COMMON (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 October 25, 2005 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED 1/12/06 AS DOCUMENT NO. 0601233033 IN COOK COUNTY, ILLINOIS RECORDS.**

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

**LOT 27 AND LOT 28 IN BLOCK 36 IN W. F. KAISER AND COMPANY'S PETERSON WOODS ADDITION TO ARCADIA TERRACE, IN THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

The Real Property or its address is commonly known as 5807 N WHIPPLE ST, CHICAGO, IL 60659. The Real Property tax identification number is 13-01-311-046-0000 AND 13-01-311-047-0000.

**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 \$250,000.00, AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$186,000.00.**

**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

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

*OK GIC*

NO1121458 3 of 3 02

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100214416

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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 DECEMBER 27, 2012.**

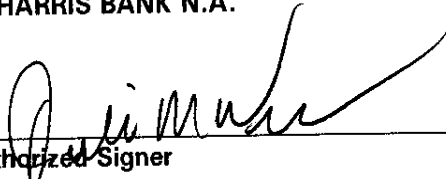
GRANTOR:

X \_\_\_\_\_  
JIM M GRABER

X \_\_\_\_\_  
PAMELA WOLFE

LENDER:

BMO HARRIS BANK N.A.

X  \_\_\_\_\_  
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100214416

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) SS  
 COUNTY OF \_\_\_\_\_ )

On this day before me, the undersigned Notary Public, personally appeared **JIM M GRABER and PAMELA WOLFE**, 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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

By \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_

### LENDER ACKNOWLEDGMENT

STATE OF WI )  
 ) SS  
 COUNTY OF Milwaukee )

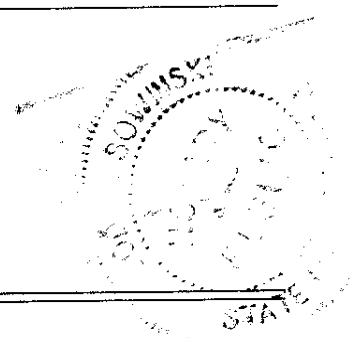
On this 28 day of December, 2012 before me, the undersigned Notary Public, personally appeared Julie M. Westbrook and known to me to be the Assistant Vice President, authorized agent for **BMO HARRIS BANK N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be 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 Jodi L. Sowiński Residing at Milw, WI

Notary Public in and for the State of WI

My commission expires 2/2/14

**JODI L. SOWINSKI  
NOTARY PUBLIC  
STATE OF WISCONSIN**



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100214416

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


Loan No: 6100214416

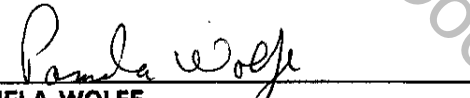
Page 2

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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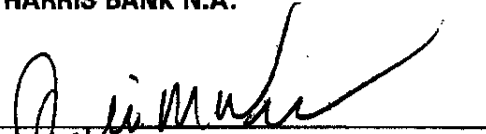
GRANTOR:

X   
JIM M GRABER

X   
PAMELA WOLFE

LENDER:

BMO HARRIS BANK N.A.

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100214416

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

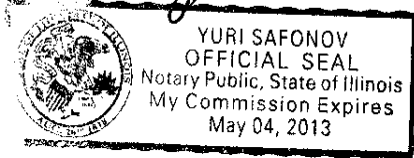
On this day before me, the undersigned Notary Public, personally appeared **JIM M GRABER** and **PAMELA WOLFE**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 18<sup>th</sup> day of JANUARY, 2013.

By YURI SAFONOV Residing at 577 FAIRWAY VIEW DR.  
Wheeling, IL 60090

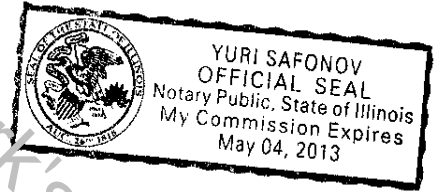
Notary Public in and for the State of \_\_\_\_\_

My commission expires 05-04-13



### LENDER ACKNOWLEDGMENT

STATE OF WI )  
 ) SS  
 COUNTY OF MILWAUKEE )

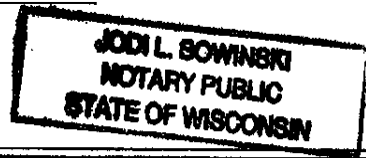


On this 28 day of December, 2012 before me, the undersigned Notary Public, personally appeared Julie M. Westbank and known to me to be the Assistant Vice President, authorized agent for **BMO HARRIS BANK N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the 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 Jodi L. Sowiński Residing at Milw, WI

Notary Public in and for the State of WI

My commission expires 2/2/14



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100214416

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## Legal Description

LOT 27 AND LOT 28 IN BLOCK 36 IN W. F. KAISER AND COMPANY'S PETERSON WOODS ADDITION TO ARCADIA TERRACE, IN THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Pin 13-01-311-046-0000  
Property of Cook County Clerk's Office