

# UNOFFICIAL COPY

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

Doc#: 1305155044 Fee: \$46.00  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/20/2013 12:12 PM Pg: 1 of 5

2/3

12110050

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 December 11, 2012, is made and executed between TODD AUMANN and PAULA KLUTH, 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 July 12, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED 08-15-2008 AS DOCUMENT NO. 22808011 IN COOK COUNTY, ILLINOIS RECORDS.**

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

THE SOUTH 17 1/2 FEET OF LOT 4 AND THE NORTH 32 1/2 FEET OF LOT 5 AND THE NORTH 32 1/2 OF LOT 6 AND THE SOUTH 32 1/2 FEET OF LOT 8 (EXCEPT THE EAST 69 FEET OF LOT 8) IN THE RESUBDIVISION OF LOTS 5, 6 AND 7 IN J. W. SCOVILLE'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 416 N OAK PARK AV, OAK PARK, IL 60302. The Real Property tax identification number is 16-07-200-028.

**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 \$106,750.00.**

**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

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

Loan No: 6100302459

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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 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 11, 2012.**

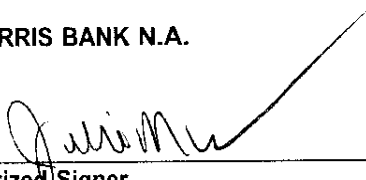
GRANTOR:

X \_\_\_\_\_  
TODD AUMANN

X \_\_\_\_\_  
PAULA KLUTH

LENDER:

BMO HARRIS BANK N.A.

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

Property of Cook County Clerk's Office

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

Loan No: 6100302459

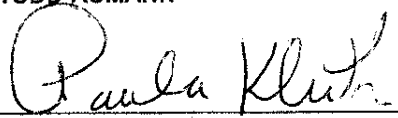
Page 2

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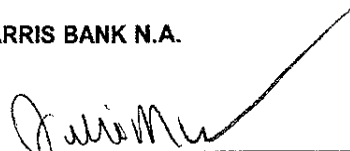
GRANTOR:

x   
TODD AUMANN

x   
PAULA KLUTH

LENDER:

BMO HARRIS BANK N.A.

x   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100302459

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **TODD AUMANN** and **PAULA KLUTH**, 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 8th day of FEB, 2013.

By Todd Aumann & Paula Kluth Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires 10-17-13



*[Handwritten Signature]*

### LENDER ACKNOWLEDGMENT

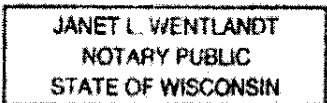
STATE OF Wisconsin )  
 ) SS  
 COUNTY OF Milwaukee )

On this 10 day of December, 2012 before me, the undersigned Notary Public, personally appeared Janet L. Wentlandt and known to me to be the \_\_\_\_\_, 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 Janet L. Wentlandt Residing at Milwaukee, WI

Notary Public in and for the State of WI

My commission expires 2/3/15



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100302459

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### INDIVIDUAL ACKNOWLEDGMENT

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

On this day before me, the undersigned Notary Public, personally appeared **TODD AUMANN** and **PAULA KLUTH**, 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 Wisconsin )  
 ) SS  
 COUNTY OF MILWAUKEE )

On this 14 day of December, 2012 before me, the undersigned Notary Public, personally appeared JULIE M. WESTBROOK and known to me to be the Notary Public, 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 Janet L. Wentlandt Residing at Milwaukee, WI

Notary Public in and for the State of WI

My commission expires 2/3/15

JANET L. WENTLANDT  
 NOTARY PUBLIC  
 STATE OF WISCONSIN

