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Doc#: 1310515055 Fee: \$48.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/15/2013 01:42 PM Pg: 1 of 6

Record & Return To:
Mortgage Information Services
4877 Galaxy Pkwy, Ste 1
Cleveland, OH 44128

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

M.I.S. FILE NO
1246551

This Modification of Mortgage prepared by:
CRISTINA SANCHEZ
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 January 23, 2013, is made and executed between DAVID D. OZGA AND MARY LYNN OZGA, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY AND NOT AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, NOR 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 April 15, 2010 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 5-6-10 AS DOCUMENT NO. 1012608247 IN COOK COUNTY, IL RECORDS.

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

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS IN DOCUMENT NUMBER 99819048 AND IS DESCRBED AS FOLLOWS:

LOT 33 IN LOCASCIO'S SUBDIVISION UNIT NUMBER 2, BEING A RESUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 22, 1969 AS DOCUMENT NUMBER 2452329, IN COOK COUNTY, ILLINOIS.

SUBJECT TO COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD, BUILDING LINES AND EASEMENTS, IF ANY.

The Real Property or its address is commonly known as 619 E CHARLES ST, ARLINGTON HEIGHTS, IL 60004. The Real Property tax identification number is 03-20-214-017-0000.

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

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

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THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$107,199 AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$72,375.00.

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 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 JANUARY 23, 2013.

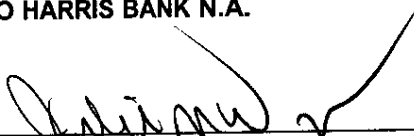
GRANTOR:

X _____
MARY LYNN OZGA

X _____
DAVID D. OZGA

LENDER:

BMO HARRIS BANK N.A.

X  _____
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

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GRANTOR:

x Mary Lynn Ozga
MARY LYNN OZGA

x David D. Ozga
DAVID D. OZGA

LENDER:

BMO HARRIS BANK N.A.

x [Signature]
Authorized Signer

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

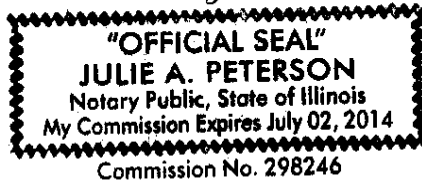
STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **MARY LYNN OZGA** and **DAVID D. OZGA**, 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 March, 2013.

By Julie A Peterson Residing at 2235 W Moree Chicago IL 60645
 Notary Public in and for the State of IL

My commission expires 07-02-14



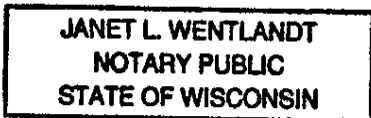
LENDER ACKNOWLEDGMENT

STATE OF WISCONSIN)
) SS
 COUNTY OF MILWAUKEE)

On this 28 day of JANUARY, 2013 before me, the undersigned Notary Public, personally appeared JULIE M. WEINBERG and known to me to be the P.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 Janet L. Wentlandt Residing at MILWAUKEE, WI
 Notary Public in and for the State of WI

My commission expires 2/8/15



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100322376

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared **MARY LYNN OZGA and DAVID D. OZGA**, 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 28 day of JANUARY, 2013 before me, the undersigned Notary Public, personally appeared JULIE M WESTBROOK and known to me to be the P.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 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

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MODIFICATION OF MORTGAGE (Continued)

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