

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**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**ANGELA PIPER
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5041
Rolling Meadows, IL 60008**

57905027-2089190 **MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated June 7, 2013, is made and executed between DAVID A CULP and STARLET D CULP, HIS WIFE AS JOINT TENANTS (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 June 3, 2011 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 06-17-2011 AS INSTRUMENT NO. 1116808407 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 26 IN BLOCK 7 IN SUNDANCE RIDGE, A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 25, AND PART OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 25, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7725 173RD PL, TINLEY PARK, IL 60477. The Real Property tax identification number is 27253080300000.

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 \$35,600.00, IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$25,300.00.

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

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

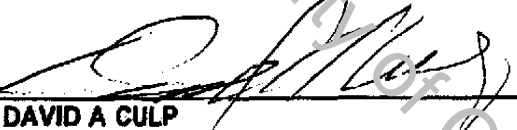
Loan No: 6100332849

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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 JUNE 7, 2013.

GRANTOR:

x 
DAVID A CULP

x 
STARLET D CULP

LENDER:

BMO HARRIS BANK N.A.

x 
Authorized Signer

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100332849

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

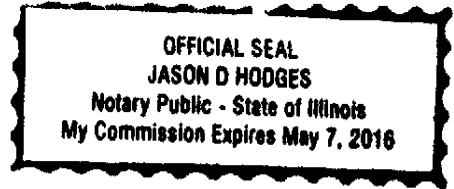
On this day before me, the undersigned Notary Public, personally appeared DAVID A CULP and STARLET D CULP, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

Given under my hand and official seal this 18 day of June, 2013.

By [Signature] Residing at 410 ecchysburg Park Forest IL

Notary Public in and for the State of IL

My commission expires May 7, 2016



LENDER ACKNOWLEDGMENT

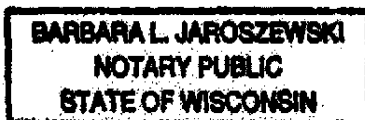
STATE OF WI)
) SS
 COUNTY OF Milwaukee)

On this 11th day of June, 2013 before me, the undersigned Notary Public, personally appeared William J. [Signature] and known to me to be the [Signature], 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

Notary Public in and for the State of WI

My commission expires 08-17-14



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MODIFICATION OF MORTGAGE

Loan No: 6100332849

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared **DAVID A CULP and STARLET D CULP**, 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 11th day of June, 2013 before me, the undersigned Notary Public, personally appeared Steven Northwick and known to me to be the ASST, authorized agent for **BMO HARRIS BANK N.A.** that executed the within and foreign 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

Notary Public in and for the State of WI

My commission expires 08-17-14

BARBARA L. JAROSZEWSKI
NOTARY PUBLIC
STATE OF WISCONSIN

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MODIFICATION OF MORTGAGE (Continued)

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Property of Cook County Clerk's Office

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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 27253090300000

Land Situated in the County of Cook in the State of IL

LOT 26 IN BLOCK 7 IN SUNDANCE RIDGE, A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 25 AND PART OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 25, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 7725 173rd Pl, Tinley Park, IL 60477

Property of Cook County Clerk's Office