

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

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



Doc#: 1326613003 Fee: \$48.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 09/23/2013 08:41 AM Pg: 1 of 6

**WHEN RECORDED MAIL TO:**

Retail Lending Operations  
P. O. Box 3003  
Arlington Heights, IL 60006

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

SUSANNE ZIEBARTH  
BMO Harris Bank Consumer Lending Operations  
11548 W. Theodore Trecker Way  
West Allis, WI 53214

## MODIFICATION OF MORTGAGE

113798760  
THIS MODIFICATION OF MORTGAGE dated August 21, 2013, is made and executed between JOHN P DENNEHY, SR and RAMONA M. DENNEHY (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 November 18, 2006 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows.

RECORDED 12/12/2006 AS DOCUMENT NUMBER 0634608222 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 25 IN THE VILLAS OF FOUNTAIN HILLS PHASE 1, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 32, 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 11121 FOUNTAIN HILL DR., OF LAND PARK, IL 60467. The Real Property tax identification number is 27-32-305-002-0000.

**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 \$100,000.00, IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$38,800.00.

**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



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(Continued)**

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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 AUGUST 21, 2013.**

GRANTOR:

X \_\_\_\_\_  
JOHN P DENNEHY, SR

X \_\_\_\_\_  
RAMONA M. DENNEHY

LENDER:

BMO HARRIS BANK N.A.

X *Ariana Reynolds*  
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

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

On this day before me, the undersigned Notary Public, personally appeared **JOHN P DENNEHY, SR and RAMONA M. DENNEHY**, 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 21st day of August, 2013 before me, the undersigned Notary Public, personally appeared Diana Reynolds and known to me to be the VP, 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 Barbara L Jaroszewski 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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Title No.: 26415568

## LEGAL DESCRIPTION

### EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **COOK**, STATE OF ILLINOIS AND IS DESCRIBED AS FOLLOWS:

**ALL THAT PARCEL OF LAND IN CITY OF ORLAND PARK, COOK COUNTY, STATE OF ILLINOIS, AS DESCRIBED IN DEED DOC # 0905008077, ID# 27-32-305-002-0000, BEING KNOWN AND DESIGNATED AS:**

**LOT 25 IN THE VILLAS OF FOUNTAIN HILLS PHASE I, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**PROPERTY ADDRESS: 11121 FOUNTAIN HILL DRIVE, ORLAND PARK, IL 60467.**

**BY FEE SIMPLE DEED FROM JOHN P. DENNEHY SR., AND RAMONA M. DENNEHY, HUSBAND & WIFE AS SET FORTH IN DOC # 0905008077 DATED 01/12/2009 AND RECORDED 02/19/2009, COOK COUNTY RECORDS, STATE OF ILLINOIS.**

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