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

Doc#: 1329646045 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/23/2013 01:26 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:
Retail Lending Operations
P. O. Box 3003
Arlington Heights, IL 60006

FIDELITY NATIONAL TITLE 51011509
2013

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
ANGELA PIPER
BMO Harris Bank Consumer Lending Operations
11548 W. Theodore Trecker Way
West Allis, WI 53214

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 17, 2013, is made and executed between KATHRYN E. BRADLEY (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 21, 2005 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 01-09-2006 AS DOCUMENT NO. 0600935139 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOTS 392 AND 393 IN SWENSON BROTHERS THIRD ADDITION TO COLLEGE HILL ADDITION TO EVANSTON, BEING A SUBDIVISION OF LOT 4 IN ASSESSOR'S DIVISION OF THE SOUTH EAST QUARTER OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 8927 LINCOLNWOOD DRIVE, EVANSTON, IL 60203. The Real Property tax identification number is 10-14-417-009-0000 AND 10-14-417-010-0000.

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 \$80,258.00.

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

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MODIFICATION OF MORTGAGE (Continued)

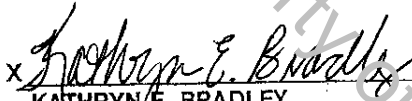
Loan No: 6100216623

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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.

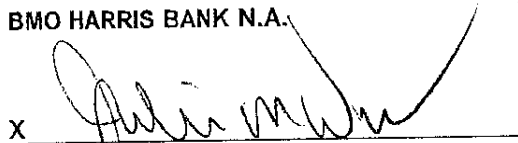
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 17, 2013.

GRANTOR:

x 
KATHRYN E. BRADLEY

LENDER:

BMO HARRIS BANK N.A.

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100216623

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

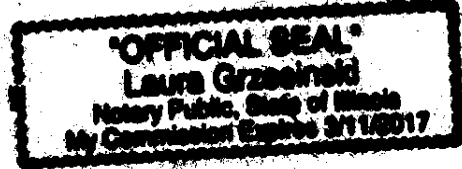
On this day before me, the undersigned Notary Public, personally appeared KATHRYN E. BRADLEY, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 11 day of October, 2013.

By [Signature] Residing at 1490 Algonquin, Schaumburg IL 60173

Notary Public in and for the State of IL

My commission expires 3-11-17



LENDER ACKNOWLEDGMENT

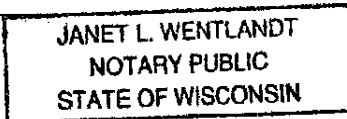
STATE OF WISCONSIN)
) SS
 COUNTY OF MILWAUKEE)

On this 17 day of SEPTEMBER, 2013 before me the undersigned Notary Public, personally appeared JULIE M. WESTBANK and known to me to be the O.A.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 [Signature] Janet L. Wentlandt Residing at MILWAUKEE, WI

Notary Public in and for the State of WI

My commission expires 2/8/16



UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

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(Continued)

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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 SEPTEMBER 17, 2013.

GRANTOR:

X

 KATHRYN E. BRADLEY

LENDER:

BMO HARRIS BANK N.A.

X



 Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100216623

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared **KATHRYN E. BRADLEY**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her 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)

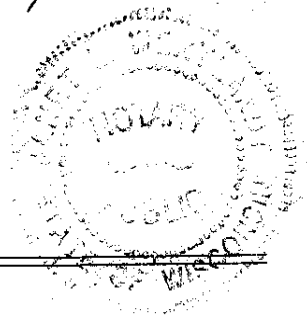
On this 17 day of SEPTEMBER, 2013 before me, the undersigned Notary Public, personally appeared JULIE M. WASTBANK and known to me to be the A.V.P., authorized agent for **BMO HARRIS BANK N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary 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 J. Wentlandt Residing at MILWAUKEE, WI

Notary Public in and for the State of WI

My commission expires 2/8/15

JANET L. WENTLANDT
 NOTARY PUBLIC
 STATE OF WISCONSIN



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MODIFICATION OF MORTGAGE (Continued)

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