

UNOFFICIAL COPY



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

Doc#: 1409229075 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/02/2014 01:03 PM 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:
ANGELA PIPER
BMO Harris Bank Consumer Lending Operations
11548 W. Theodore Trecker Way
West Allis, WI 53214

STEWART TITLE COMPANY
2055 W. Army Trail Rd. Suite 110
Addison, IL 60101
630-889-4050

01146-21282 2/3

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 11, 2014, is made and executed between STEVEN CISZEWSKI and JENNIFER BABIAK (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 1, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 07-29-2008 AS DOCUMENT NUMBER 0821149045 IN COOK COUNTY, ILLINOIS RECORDS.

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

LOT 10 IN BLOCK 12 IN NORTHBROOK PARK UNIT NO. 2; BEING A SUBDIVISION IN THE SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 18, 1946 AS DOCUMENT 13961061, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1972 PENFOLD PLACE, NORTHBROOK, IL 60062. The Real Property tax identification number is 04-16-213-022-0000.

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 \$133,750.00, IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$91,000.00.

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

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

Loan No: 6100301920

Page 2

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 FEBRUARY 11, 2014.

GRANTOR:

X 

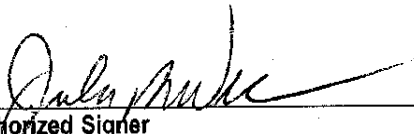
 STEVEN CISZEWSKI

X 

 JENNIFER BABIAK

LENDER:

BMO HARRIS BANK N.A.

X 

 Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100301920

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

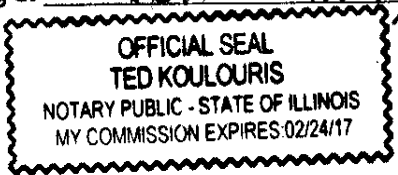
On this day before me, the undersigned Notary Public, personally appeared **STEVEN CISZEWSKI and JENNIFER BABIAK**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 11th day of MARCH, 2014.

By [Signature] Residing at Cook County

Notary Public in and for the State of ILLINOIS

My commission expires 2-24-2017



LENDER ACKNOWLEDGMENT

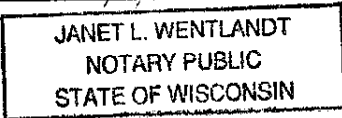
STATE OF WISCONSIN)
) SS
 COUNTY OF MILWAUKEE)

On this 11 day of FEBRUARY, 2014 before me, the undersigned Notary Public, personally appeared Julie M. Westbrook and known to me to be the SFP, 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, WI

Notary Public in and for the State of WI

My commission expires 2/8/15



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

Loan No: 6100301920

Page 2

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 FEBRUARY 11, 2014.

GRANTOR:

X _____
STEVEN CISZEWSKI

X _____
JENNIFER BABIAK

LENDER:

BMO HARRIS BANK N.A.

X  _____
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100301920

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared **STEVEN CISZEWSKI and JENNIFER BABIAK**, 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 11 day of FEBRUARY, 2014 before me, the undersigned Notary Public, personally appeared JULIE M. WESTBROOK and known to me to be the Attorney in Fact, 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

JANET L. WENTLANDT
 NOTARY PUBLIC
 STATE OF WISCONSIN

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 6100301920

Page 4

LASER PRO Lending, Ver. 13.4.0.034 Copr. Harland Financial Solutions, Inc. 1997, 2014. All Rights Reserved. - IL P:\Harland\harris1\CFILPL\G201.FC TR-5407 PR-25

Property of Cook County Clerk's Office

