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

Doc#: 1435717016 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/23/2014 01:29 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:
Retail Loan Booking
Quad 2A, 2nd Floor
1200 E. Warrenville Road
Naperville, IL 60563

BT 14-3348 3483

FOR RECORDER'S USE ONLY

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

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

Ref 2nd

MODIFICATION OF MORTGAGE 79675546

THIS MODIFICATION OF MORTGAGE dated November 13, 2014, is made and executed between KIM M COGSWELL (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 January 30, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 03-08-2004 AS DOCUMENT NUMBER 0406835282 IN COOK COUNTY, ILLINOIS RECORDS.
MODIFICATION OF MORTGAGE RECORDED 11-09-2005 AS DOCUMENT NUMBER 0531304167 IN COOK COUNTY, ILLINOIS RECORDS.

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

PARCEL 1: LOT 60 IN GLEN OF SOUTH BARRINGTON UNIT NUMBER 6A, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 11, 1986 AS DOCUMENT NUMBER 86563044.

PARCEL 2: GRANT OF EASEMENT RECORDED MARCH 4, 1987 AS DOCUMENT 87119055 VACATED BLANCHARD CIRCLE, AS SAID STREET IS SHOWN ON THE PLAT OF THE GLEN OF SOUTH BARRINGTON UNIT TWO RECORDED FEBRUARY 11, 1982 AS DOCUMENT 26142879. VACATED ROSE BOULEVARD AS SAID STREET IS SHOWN ON SAID PLAT OF THE GLEN OF SOUTH BARRINGTON UNIT TWO AND ON THE PLAT OF THE GLEN OF SOUTH BARRINGTON RECORDED APRIL 7, 1978 AS DOCUMENT 24393998. ROSE BOULEVARD, A PRIVATE, ROAD, SHOWN ON THE PLAT OF THE GLEN OF SOUTH BARRINGTON UNIT THREE, RECORDED OCTOBER 1986 AS DOCUMENT 86509907. COREY DRIVE, AS SAID PRIVATE ROAD IS SHOWN ON THE SAID PLAT OF THE GLEN OF SOUTH BARRINGTON UNIT THREE, VACATED GREGORY LANE, AS SAID STREET IS SHOWN ON SAID PLAT OF THE GLEN OF SOUTH BARRINGTON, VACATED ADALYN DRIVE AS SAID STREET IS SHOWN ON SAID PLAT OF THE GLEN OF SOUTH BARRINGTON, LAKE ADALYN DRIVE, A PRIVATE ROAD SHOWN ON THE PLAT OF THE

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MODIFICATION OF MORTGAGE (Continued)

GLEN OF SOUTH BARRINGTON UNIT SIX RECORDED OCTOBER 11, 1985 AS DOCUMENT 85232441. AMBROSE LAND, A PRIVATE ROAD SHOWN ON SAID PLAT OF THE GLEN OF SOUTH BARRINGTON UNIT SIX, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5 AMBROSE LANE, SOUTH BARRINGTON, IL 60010. The Real Property tax identification number is 01-35-203-026.

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 \$190,000.00, SINCE THEN MODIFIED TO \$290,000.00, IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$252,000.00.

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 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.

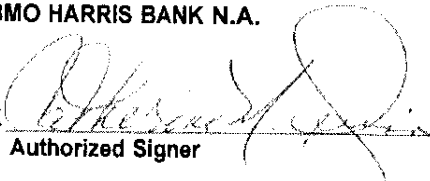
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 13, 2014.

GRANTOR:

x 
KIM M COGSWELL

LENDER:

BMO HARRIS BANK N.A.

x 
Authorized Signer

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

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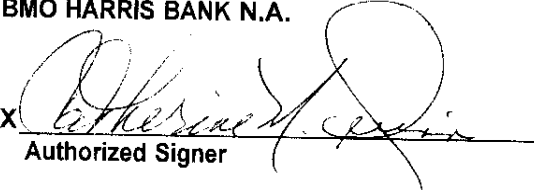
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GRANTOR:

X _____
KIM M COGSWELL

LENDER:

BMO HARRIS BANK N.A.

X 
Authorized Signer

Cook County Clerk's Office

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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 **KIM M COGSWELL**, 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 13th day of NOVEMBER, 2014 before me, the undersigned Notary Public, personally appeared CATHERINE M. QUINN 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 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

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MODIFICATION OF MORTGAGE (Continued)

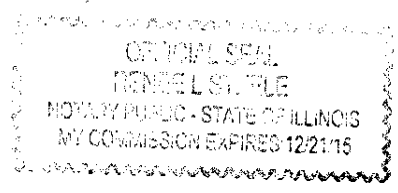
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **KIM M COGSWELL**, 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 1 day of December, 2014.
 By [Signature] Residing at Roselle, IL

Notary Public in and for the State of IL
 My commission expires 12-21-15



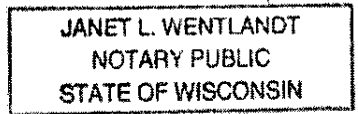
LENDER ACKNOWLEDGMENT

STATE OF WISCONSIN)
)
) SS
 COUNTY OF MILWAUKEE)

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By [Signature] Residing at MILWAUKEE, WI

Notary Public in and for the State of WI
 My commission expires 2/8/15

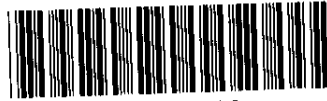


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MODIFICATION OF MORTGAGE (Continued)

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