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Return to:

FIFTH THIRD BANK (WESTERN MICHIGAN)  
ATTN: IMOBIR EQUITY LENDING DEPARTMENT  
1850 EAST PARIS GRAND RAPIDS, MI 49546

Doc#: 0811610023 Fee: \$42.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/25/2008 11:06 AM Pg: 1 of 4

This instrument was prepared by:

FIFTH THIRD BANK (WESTERN MICHIGAN)  
1850 EAST PARIS GRAND RAPIDS, MI 49546

Regina M. Williamson



Loan Number: XXXXXX9997

Mortgage Modification Document

14390381

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this April 1, 2008 between  
ELVIN J. SIMPSON AND CATHERINE SIMPSON, HUSBAND AND WIFE

Whose address is: 7649 S HERMITAGE AV , CHICAGO, IL, 60620-0000 .  
("Grantor") and FIFTH THIRD BANK ("Lender"), amend and supplements (1) the Mortgage, Deed of Trust,  
or Deed to Secure Debt (the "Security Instrument"), dated 5-12-2006 and recorded in the Book or Liber NA  
at page(s) NA, or with instrument number 0615110030 of the Public Records of COOK County,  
which covers the real and personal property located at:

7649 S HERMITAGE CHICAGO, IL 60620-0000

the real property described being set forth as follows:

See Attached Exhibit A

In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows  
(notwithstanding anything to the contrary contained in the Note or Security Instrument):

**Future Advances:** Specifically, without limitation, the Security Instrument secures, in addition to the amounts specified in  
the Note, all future amounts Lender in its discretion may loan to Grantor within twenty (20) years of the date of this  
Mortgage, together with all interest therein; however in no event shall future advances (excluding interest) exceed in the  
aggregate of \$ 75,000.00

**Continuing Validity:** Except as expressly modified above, the terms of the original Security Instrument shall remain  
unchanged and in full force and effect and are legally 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 Security  
Instrument as changed above nor obligate Lender to make any future modifications. Nothing in the Modification shall  
constitute a satisfaction of the note, credit agreement or other evidence of indebtedness. It is the intention of Lender to  
retain as liable all parties to the Security Instrument unless a party is expressly released by Lender in writing. If any  
person who signed the original Security Instrument 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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED April 1, 2008

Signed, sealed and delivered in the presence of:

Elvin J. Simpson (Seal)  
ELVIN J. SIMPSON

Catherine Simpson (Seal)  
CATHERINE SIMPSON

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

Jeff Mesler AVP (Seal)  
Authorized Signer - Title JEFF MESLER

Witness

Witness

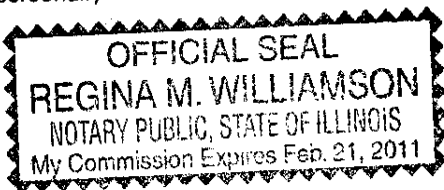
STATE OF ILLINOIS  
COUNTY OF COOK

The foregoing instrument was acknowledged before me this April 1, 2008  
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

JEFF Mesler AVP  
Donna Personal Banker  
(Title)

and who is personally known to me.

(Seal)



Regina M. Williamson  
Notary Public

Regina M. Williamson  
Typed, Printed or Stamped Name

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[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: *COOK*

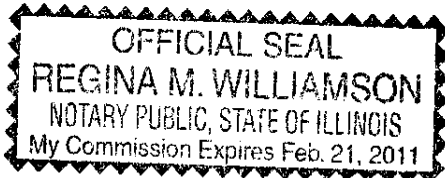
I, *Regina M. Williamson* a Notary Public in and for said county and state do hereby certify that

ELVIN J. SIMPSON AND CATHERINE SIMPSON, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1st DAY OF April, 2008,

My Commission Expires: *2/21/11*



*Regina M. Williamson*  
Notary Public  
*Regina M. Williamson*

MMC1 (11/07)

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## EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 24 IN BLOCK 16 IN ENGLEFIELD BEING A SUBDIVISION OF THE  
SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 14 EAST  
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 20-30-417-017-0000

ELVIN J. SIMPSON AND CATHERINE SIMPSON, HIS WIFE, NOT IN TENANCY IN  
COMMON BUT IN JOINT TENANCY

7649 SOUTH HERMITAGE AVENUE, CHICAGO IL 60620

Loan Reference Number 20290514/23/02511/FAM

First American Order No: I4390381

Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE



*Return To:*  
**FIRST AMERICAN TITLE INSURANCE**  
LENDERS ADVANTAGE  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
ATTN: FACT DEPT.

Cook County Clerk's Office