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Return to:

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



Doc#: 0815103009 Fee: \$42.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/30/2008 08:28 AM Pg: 1 of 4

Len, Strelka

This instrument was prepared by:

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



Loan Number: XXXXXX9364

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this May 13, 2008 between
ROBERT CHEN AND LAURA CHEN, HUSBAND & WIFE

145 35334

Whose address is: 121 E 18TH ST , CHICAGO, IL, 60616-0000 .

("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 3-18-2006, and recorded in the Book or Liber NA at page(s) NA, or with instrument number 0613212112 of the Public Records of COOK County, which covers the real and personal property located at:

121 E 18TH ST CHICAGO, IL 60616-0000

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 \$ 500,000.00

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.

10376684

*SA
SY
PA
SY
MY
MM*

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED May 13, 2008

Signed, sealed and delivered in the presence of:

Robert C. Wilson
Witness Robert c. wilson

[Signature] (Seal)
ROBERT CHEN

[Signature] (Seal)
LAURA CHEN

Witness _____

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

Witness _____

Witness _____

FIFTH THIRD BANK

[Signature] (Seal)
Authorized Signer - Title
JEFF MESLER

STATE OF ILLINOIS
COUNTY OF COOK

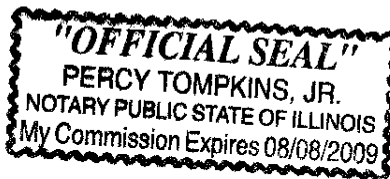
The foregoing instrument was acknowledged before me this May 13, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by JEFF MESLER (Title)
AJP

and who is personally known to me.

(Seal)

[Signature]
Notary Public
Percy Tompkins Jr.
Typed, Printed or Stamped Name



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[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: *Cook*

Percy Tompkins Jr.

a Notary Public in and for said county and state do hereby certify that

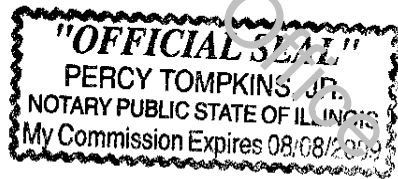
ROBERT CHEN AND LAURA CHEN, HUSBAND & WIFE

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 12th DAY OF May, 2008,

My Commission Expires: *5/1/2009*

Percy Tompkins Jr.
Notary Public



MMC1 (11/07)

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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

PARCEL 1:

LOT 38 IN KENSINGTON PARK TOWNHOMES, BEING A SUBDIVISION IN THE SOUTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED ON MAY 9, 2002, AS DOCUMENT NUMBER 0020535533, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AFORESAID, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR KENSINGTON PARK TOWNHOMES RECORDED ON MAY 9, 2002, AS DOCUMENT NUMBER 0020535534, IN COOK COUNTY, ILLINOIS

Permanent Parcel Number: 17-22-307-097-0000
ROBERT CHEN AND LAURA CHEN, NO MARITAL STATUS SHOWN,
AS TENANTS BY THE ENTIRETY, AND NOT AS JOINT TENANTS
OR AS TENANTS IN COMMON

121 EAST 18TH STREET, CHICAGO IL 60616
Loan Reference Number : 10376684/23/01103/FAM
First American Order No: 14535334
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE



WHEN RECORDED RETURN TO:
Equity Loan Services, Inc.
1100 Superior Ave., Ste. 200
Cleveland, OH 44114
National Recording - FACT