

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN:** 04-09-400-050-0000

**Address:**

**Street:** 2316 Catherine St.

**Street line 2:**

**City:** Northbrook

**State:** IL

**ZIP Code:** 60062

**Lender:** Fifth Third Bank

**Borrower:** Christopher P. Kosla and Tiffany D. Kosla, f/k/a Tiffany D. Nelson

**Loan / Mortgage Amount:** \$150,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

**Certificate number:** 4E8AEBD2-BC58-42A2-B1C2-E4D77C113A06

**Execution date:** 08/08/2008

**UNOFFICIAL COPY**

Return to:

FIFTH THIRD BANK (WESTERN MICHIGAN)  
 ATTN: 1MOBIR EQUITY LENDING DEPARTMENT  
 1850 EAST PARIS GRAND RAPIDS, MI 49546

This instrument was prepared by:

*Cheryl Perry*

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



Loan Number: XXXXXX3148 +

**Mortgage Modification Document**

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this August 8, 2008 between  
 CHRISTOPHER P. KOSLA AND TIFFANY D KOSLA, F/K/A TIFFANY D.  
 NELSON, HUSBAND AND WIFE

38170470

Whose address is: 2316 CATHERINE ST , NORTHBROOK, IL, 60062-0000 .  
 ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,  
 or Deed to Secure Debt (the "Security Instrument"), dated 8-11-2007 and recorded in the Book or Liber NA  
 at page(s) NA, or with instrument number 0725456059 of the Public Records of COOK County,  
 which covers the real and personal property located at:

2316 CATHERINE ST NORTHBROOK, IL 60062-0000

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 \$ 150,000.00

**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.

# UNOFFICIAL COPY

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED August 8, 2008

Signed, sealed and delivered in the presence of:

Christopher P. Kosla (Seal)  
CHRISTOPHER P. KOSLA

Witness

Tiffany D. Kosla (Seal)  
TIFFANY D. KOSLA

Witness

FKA Tiffany D. Nelson (Seal)

(Seal)

(Seal)

(Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

[Signature] (Seal)  
Authorized Signer - Title  
Yelena Fatkhullina PB

Witness

Witness

STATE OF ILLINOIS  
COUNTY OF COOK

The foregoing instrument was acknowledged before me this August 8, 2008 of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

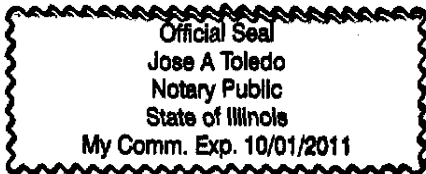
by Yelena Fatkhullina Personal Power (Title)

and who is personally known to me.

[Signature]  
Notary Public

(Seal)

Jose A. Toledo  
Typed, Printed or Stamped Name



# UNOFFICIAL COPY

[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: *Cook*

I, *Jose A. Toledo* a Notary Public in and for said county and state do hereby certify that

CHRISTOPHER P. KOSLA AND TIFFANY D KOSLA, F/K/A TIFFANY D. NELSON, HUSBAND AND WIFE

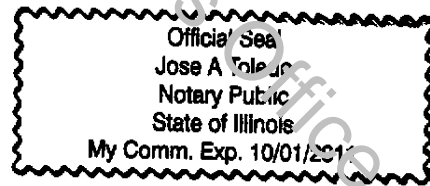
personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 8th DAY OF August, 2008,

My Comission Expires:

*10/01/2011*

*[Handwritten Signature]*  
Notary Public



MMC1 (11/07)

# UNOFFICIAL COPY

## EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

THE WEST 60 FEET OF THE EAST 240 FEET OF LOT 8, THE WEST 60 FEET OF THE EAST 240 FEET OF LOT 9, AND THE WEST 60 FEET OF THE EAST 240 FEET OF LOT 10 IN NORTHFIELD ACRES, BEING A SUBDIVISION OF THAT PART OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE SOUTH LINE OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 9, WITH A WEST LINE OF THE SUBDIVISION ENTITLED "HIGHLANDS" FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MAY 5, 1920, AS DOCUMENT NUMBER 113983; THENCE NORTH ALONG THE WEST LINE OF SAID HIGHLANDS SUBDIVISION, 1322.05 FEET TO A POINT IN THE NORTH LINE OF SAID SOUTHEAST QUARTER LOCATED 680.95 FEET EAST OF THE NORTHWEST CORNER OF SAID SOUTHEAST QUARTER; THENCE WEST ON THE NORTH LINE OF SAID SOUTHEAST QUARTER, 680.95 FEET TO THE NORTHWEST CORNER OF SAID SOUTHEAST QUARTER; THENCE SOUTH ON THE WEST LINE OF SAID SOUTHEAST QUARTER 1322.70 FEET TO A POINT IN THE SOUTH LINE OF THE NORTH HALF OF SAID SOUTHEAST QUARTER LOCATED 680.70 FEET WEST OF THE WEST LINE OF SAID "HIGHLANDS" SUBDIVISION; THENCE EAST ON THE SOUTH LINE OF THE NORTH HALF OF SAID SOUTHEAST QUARTER 680.70 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 04-09-400-050-0000  
CHRISTOPHER P. KOSLA, AN UNMARRIED MAN, AND  
TIFFANY D. NELSON, AN UNMARRIED WOMAN  
NOT AS TENANTS IN COMMON, BUT IN JOINT TENANCY

2316 CATHERINE STREET, NORTHBROOK IL 60062  
Loan Reference Number : 10848788/23/02492/FAM

38170470

*Return To:*  
**Equity Loan Services, Inc.**  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: National Recording