

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN:** 04-09-320-006-0000

#38420773

Address:

Street: 2636 Oak Ave.

Street line 2:

City: Northbrook

State: IL

ZIP Code: 60062

Lender: Fifth Third Bank

Borrower: Thomas W. O'Connor and Anne M. O'Connor

Loan / Mortgage Amount: \$172,000.00

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: 00E1D061-BC8A-4BC6-9D1C-798D822574EB

Execution date: 08/16/2008

6

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:

Elaine Haines

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



Loan Number: XXXXXX1389 +

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this August 16, 2008 between
 THOMAS W. O'CONNOR AND ANNE M. O'CONNOR, HUSBAND AND WIFE

384 20773

Whose address is: 2636 OAK AV , NORTHBROOK, IL, 60062-0000.

("Grantor") and FIFTH THIRD BANK ("Lender"), amended and supplements (1) the Mortgage, Deed of Trust,
 or Deed to Secure Debt (the "Security Instrument"), dated *8-12-2005* and recorded in the Book or Liber *NA*
 at page(s) *NA*, or with instrument number *0523541089* of the Public Records of COOK County,
 which covers the real and personal property located at:

2636 OAK AVE 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 \$ 172,000.00

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 August 16, 2008

Signed, sealed and delivered in the presence of:

Thomas W. O'Connor (Seal)
THOMAS W. O'CONNOR

Anne M. O'Connor (Seal)
ANNE M. O'CONNOR

Witness _____

Witness _____

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

[Signature] PB (Seal)

Authorized Signer - Title

Yelena A. Fatkhullina - PB

Witness _____

Witness _____

STATE OF ILLINOIS
COUNTY OF COOK

The foregoing instrument was acknowledged before me this August 16, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

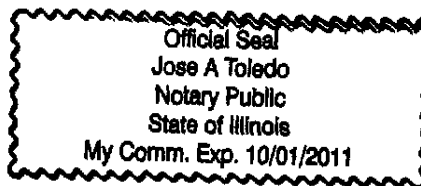
(Yelena A. Fatkhullina) Personal
Yelena A. Fatkhullina Banker
(Title)

and who is personally known to me.

(Seal)

[Signature]
Notary Public

Jose A. Toledo
Typed, Printed or Stamped Name



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[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: COOK

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

THOMAS W. O'CONNOR AND ANNE M. O'CONNOR, 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 16th DAY OF August, 2008,

My Commission Expires:

Notary Public

José A. Toledo
Notary Public
State of Illinois

My Comm. Exp 10/1/2011

MMC1 (11/07)

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE IS LOCATED IN THE CITY OF NORTHBROOK, COUNTY OF COOK, STATE OF ILLINOIS: LOT 50 IN ROYAL OAKS SUBDIVISION UNIT NO. 2, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTH 1/2 OF OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 04-09-320-006-0000
THOMAS W. O'CONNOR AND ANNE M. O'CONNOR, HUSBAND AND WIFE, NOT AS TENANTS IN COMMON AND NOT AS JOINT TENANTS, BUT AS TENANTS BY THE ENTIRETY

2636 OAK AVENUE, NORTHBROOK IL 60062
Loan Reference Number : 11008739/23/00908/FAM
First American Order No: 38420773
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE



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