

# UNOFFICIAL COPY



Doc#: 0826749017 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 09/23/2008 10:47 AM Pg: 1 of 4

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

FREEDOM TILE CORR  
Property of Cook County Clerk's Office

FDZ 6709855

The property identified as:

FIN: 17-32-200-011-0000

**Address:**

**Street:** 3125 S. Racine Ave.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60608

**Lender:** Chicago Community Bank

**Borrower:** Cynthia Mitchell

**Loan / Mortgage Amount:** \$210,000.00

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:** BD3383FD-1D9D-47B2-8674-708FD8332EB4

**Execution date:** 09/12/2008

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RECORDATION REQUESTED BY:  
CHICAGO COMMUNITY BANK  
1110 W. 35TH STREET  
CHICAGO, IL 60609

WHEN RECORDED MAIL TO:  
CHICAGO COMMUNITY BANK  
1110 W. 35TH STREET  
CHICAGO, IL 60609

SEND TAX NOTICES TO:  
CHICAGO COMMUNITY BANK  
1110 W. 35TH STREET  
CHICAGO, IL 60609

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

676709855

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 12, 2008, is made and executed between Cynthia Mitchell and Kenneth J. Mitchell, Her husband, as joint tenants (referred to below as "Grantor") and CHICAGO COMMUNITY BANK, whose address is 1110 W. 35TH STREET, CHICAGO, IL 60609 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 12, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A mortgage dated September 15, 2007 and recorded October 1, 2007 with the Cook County Recorder as document no. 0727449052. And modified on January 4, 2008 as document no. 0801749042. And modified on February 11, 2008 as document no. 0805349011. And modified again on June 11, 2008 as document no. 0818449015.

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

THE SOUTH 22 FEET OF LOT 11 IN BLOCK "A" IN WALL, BARNES AND CLAYS SUBDIVISION OF BLOCK 2 AND 3 IN ASSESSORS DIVISION OF THE NORTHWEST 1/4 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3125 S. Racine Ave., Chicago, IL 60608. The Real Property tax identification number is 17-32-200-011.

**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

**Increase Mortgage to \$210,000.00.**

**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

PREDOM TITLE CORP.

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Property of Cook County Clerk's Office

Authorized Signer

X *[Signature]*

CHICAGO COMMUNITY BANK

LENDER:

X Kenneth J. Mitchell

X Cynthia Mitchell

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 12, 2008.

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 parties, 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.

Loan No: 90115-4348-0

MODIFICATION OF MORTGAGE (Continued)

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 90115-4348-0

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

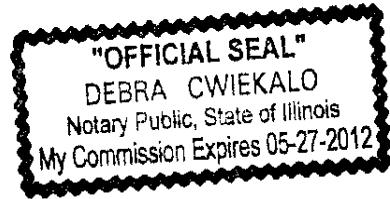
On this day before me, the undersigned Notary Public, personally appeared **Cynthia Mitchell and Kenneth J. Mitchell**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17th day of Sept, 2008

By Debra Cwiekalo Residing at 1110 W. 35th St.

Notary Public in and for the State of \_\_\_\_\_

My commission expires 05/27/12



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

On this 17th day of Sept, 2008 before me, the undersigned Notary Public, personally appeared Steve Stepan and known to me to be the Vice President authorized agent for **CHICAGO COMMUNITY BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **CHICAGO COMMUNITY BANK**, duly authorized by **CHICAGO COMMUNITY BANK** 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 **CHICAGO COMMUNITY BANK**.

By Debra Cwiekalo Residing at 1110 W. 35th St. Chgo

Notary Public in and for the State of IL

My commission expires 05/27/12

