

**Illinois Anti-Predatory  
Lending Database  
Program**

**Certificate of Exemption**

38398707

The property identified as: **PIN:** 04-07-205-088-0000

**Address:**

**Street:** 3805 DUNDEE ROAD

**Street line 2:**

**City:** NORTHBROOK

**State:** IL

**ZIP Code:** 60062

**Lender:** FIFTH THIRD BANK

**Borrower:** AHMED VULIC AND SANIJA VULIC, HUSBAND AND WIFE AND MITHAD VULIC AND SENADA VULIC, HUSBAND AND WIFE

**Loan / Mortgage Amount:** \$300,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77170 et seq. because the application was taken by an exempt entity.

**Certificate number:** 78074C37-0B1E-4D74-9655-735735325644

**Execution date:** 08/26/2008

**UNOFFICIAL COPY**Return to: Deb Nelson

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

This instrument was prepared by:

Cindy Offerings

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



Loan Number: XXXXXX22-3 +

38398707**Mortgage Modification Document**

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this August 26, 2008 between  
 AHMED VULIC AND SANJA VULIC, HUSBAND AND WIFE AND  
 MITHAD VULIC AND SENADA VULIC, HUSBAND AND WIFE

Whose address is: 3805 DUNDEE RD , 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 9-17-2005 and recorded in the Book or Liber N/A  
 at page(s) N/A, or with instrument number 0532141048 of the Public Records of COOK County,  
 which covers the real and personal property located at:

3805 DUNDEE RD 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 \$ 300,000.00

**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 26, 2008

Signed, sealed and delivered in the presence of:

Ahmed Vulic (Seal)  
AHMED VULIC

Witness

Sanja Vulic (Seal)  
SANJA VULIC

Witness

Mithad Vulic (Seal)  
MITHAD VULIC

Senada Vulic (Seal)  
SENADA VULIC

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

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

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

Katharine Broe (Seal)  
Authorized Signer - Title  
Jennifer Krookhuisen

Witness

Witness

STATE OF ILLINOIS  
COUNTY OF COOK

The foregoing instrument was acknowledged before me this August 26, 2008  
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

Jennifer Krookhuisen  
Katharine Broe (Title)

and who is personally known to me.

(Seal)



Katharine Broe  
Notary Public  
Katherine Broe  
Typed, Printed or Stamped Name

# UNOFFICIAL COPY

[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: COOK

I, Katherine Broe a Notary Public in and for said county and state do hereby certify that

AHMED VULIC AND SANIJA VULIC, HUSBAND AND WIFE AND  
MITHAD VULIC AND SENADA VULIC, 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 Comission Expires:



Katherine Broe  
Notary Public  
KATHERINE BROE

MMC1 (11/07)

**UNOFFICIAL COPY**

## EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: LOT 5 IN EVERGREEN SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 04-07-205-088-0000  
AHMED VULIC, SANIJA VULIC, MITHAD VULIC, AND SENADA VULIC, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON

3805 DUNDEE ROAD, NORTHBROOK IL 60062  
Loan Reference Number : 11016190/23/02522/FAM  
First American Order No: 38398707  
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

 VULIC  
38398707

IL

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT



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

5