

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN:** 28-17-416-009-1090

38669781

Address:

Street: 15723 Peggy Lane, Unit 6

Street line 2:

City: Oak Forest

State: IL

ZIP Code: 60452

Lender: Fifth Third Bank

Borrower: Diane M. Gedrimas

Loan / Mortgage Amount: \$50,000.00

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: 0183A722-AE4C-4557-B717-4B64E3F5E018

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Execution date: 10/11/2008

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:

Takeda Rose

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



Loan Number: XXXXXX2008++

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this October 11, 2008 between
 DIANE M. GEDRIMAS, A SINGLE WOMAN

Whose address is: 15723 PEGGY LN , OAK FOREST, IL, 60452-0000,

("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 3-20-2002, and recorded in the Book or Liber NA at page(s) NA, or with instrument number 0020486735 of the Public Records of COOK County, which covers the real and personal property located at:

15723 PEGGY LANE UNIT 6 OAK FOREST, IL 60452-0000

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 \$ 50,000.00

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 October 11, 2008

Signed, sealed and delivered in the presence of:

Diane M. Gedrimas (Seal)
DIANE M. GEDRIMAS

Witness

(Seal)

Witness

(Seal)

(Seal)

(Seal)

(Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

Jeff Mesker (Seal)
Authorized Signer - Title *JEFF MESKER*

Witness

Witness

STATE OF ILLINOIS
COUNTY OF COOK

The foregoing instrument was acknowledged before me this October 11, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by *JEFF MESKER* (Seal)

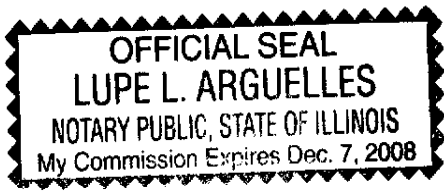
(Title)

and who is personally known to me.

Lupe L. Arguelles
Notary Public

(Seal)

Lupe L. Arguelles
Typed, Printed or Stamped Name



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[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: *COOK*

I, *the undersigned* a Notary Public in and for said county and state do hereby certify that

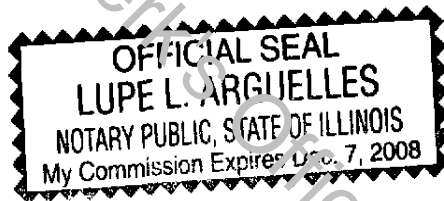
DIANE M. GEDRIMAS, a SINGLE WOMAN

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 11th DAY OF October, 2008,

My Commission Expires: *12-07-08*.

Lupe L. Arguelles
Notary Public



MMC1 (11/07)

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO-WIT: UNIT 8-6 IN SHIBUI SOUTH CONDOMINIUM, AS DELINEATED ON A SURVEY ATTACHED AS EXHIBIT A TO DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR SHIBUI SOUTH CONDOMINIUM, MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 1, 1984, AND KNOWN AS TRUST NUMBER 61991, RECORDED MARCH 5, 1993 AS DOCUMENT 93168945, AS AMENDED FROM TIME TO TIME, IN THE WEST 3/4 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, IL. TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS AMENDED FROM TIME TO TIME. GRANTOR ALSO HEREBY GRANTS TO GRANTEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION. THIS DEED IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS, AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

Permanent Parcel Number: 28-17-416-009-1090
 DIANE M. GEDRIMAS

15723 PEGGY LANE, OAK FOREST IL 60452
 Loan Reference Number : 11094993/23/00908/FAM
 First American Order No: 38669781
 Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

 GEDRIMAS
 38669781

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FIRST AMERICAN ELS
 MODIFICATION AGREEMENT



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