

**Illinois Anti-Predatory
Lending Database
Program**

Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN:** 25-08-204-070-0000

Address:

Street: 9522 South Sagamon Street

Street line 2:

City: Chicago

State: IL

ZIP Code: 60643

Lender: Fifth Third Bank

Borrower: TOMMY C. BALLARD & MARY E. BALLARD, HIS WIFE NOT IN TENANCY IN COMMON, BUT JOINT TENANCY

Loan / Mortgage Amount: \$75,000.00

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: E0FE4B8E-388E-4728-98D6-CC34AE59BD99

Execution date: 10/17/2008

5

UNOFFICIAL COPYReturn to: Deb Nelson

FIFTH THIRD BANK (WESTERN MICHIGAN)
 ATTN: IMOB1R EQUITY LENDING DEPARTMENT
 1850 EAST PARIS GRAND RAPIDS, MI 49546

This instrument was prepared by: Cindy Offringa
 FIFTH THIRD BANK (WESTERN MICHIGAN)
 1850 EAST PARIS GRAND RAPIDS, MI 49546



Loan Number: XXXXXX7615++

38971361**Mortgage Modification Document**

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this October 17, 2008 between
 TOMMY C. BALLARD & MARY E. BALLARD, HIS WIFE, NOT IN TENANCY
 IN COMMON, BUT JOINT TENANCY

Whose address is: 9522 S SANGAMON, CHICAGO, IL, 60643-0000.

("Grantor") and FIFTH THIRD BANK ("Lender"), an end to and supplements (1) the Mortgage, Deed of Trust,
 or Deed to Secure Debt (the "Security Instrument"), dated 1-16-2008 and recorded in the Book or Liber N/A
 at page(s) N/A, or with instrument number 0813604037 of the Public Records of COOK County,
 which covers the real and personal property located at:

9522 S SANGAMON CHICAGO, IL 60643-0000

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 \$ 75,000.00

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 October 17, 2008

Signed, sealed and delivered in the presence of:

Tommy C. Ballard (Seal)
TOMMY C. BALLARD

Witness

Mary E. Ballard (Seal)
MARY E. BALLARD

Witness

Mary (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

Donna Dutton PB (Seal)
Authorized Signer - Title

Witness

Donna Dutton, PB

Witness

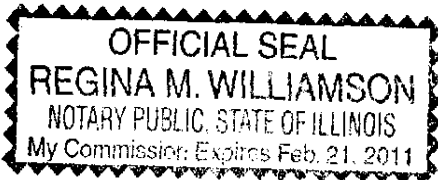
STATE OF ILLINOIS
COUNTY OF COOK

The foregoing instrument was acknowledged before me this October 17, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by *Donna Dutton* PB (Title)

and who is personally known to me.

(Seal)



Regina M. Williamson
Notary Public

Regina M. Williamson
Typed, Printed or Stamped Name

UNOFFICIAL COPY

[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: COOK

I, Regina M. Williamson a Notary Public in and for said county and state do hereby certify that

TOMMY C. BALLARD & MARY E. BALLARD, HIS WIFE, NOT IN TENANCY
IN COMMON, BUT JOINT TENANCY

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 17th DAY OF October, 2008,

My Commission Expires: Feb 21, 2011

Regina M. Williamson
Notary Public
Regina M. Williamson

MMC1 (11/07)

UNOFFICIAL COPY



EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 18 IN DAHLER RESUBDIVISION OF LOT 15 (EXCEPT THE NORTH 140 FEET THEREOF) IN BLOCK 23 AND LOT 28 (EXCEPT THE NORTH 140 FEET THEREOF) IN BLOCK 24 IN HENRY WELP'S HALSTED STREET ADDITION TO THE WASHINGTON HEIGHTS IN SECTION 5 AND 8, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE 3RD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 25-08-204-070-0000
TOMMY C. BALLARD AND MARIE E. BALLARD, HIS WIFE,
NOT IN TENANCY IN COMMON, BUT JOINT TENANCY

9522 SOUTH SANGAMON STREET, CHICAGO IL 60643
Loan Reference Number : 11228452/23/02511/FAM
First American Order No: 38971361
Identifier: f/L/FIRST AMERICAN LENDERS ADVANTAGE

 BALLARD
38971361
IL
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


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

County Clerk's Office