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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 0907222055 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/13/2009 10:02 AM Pg: 1 of 6

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 07-09-108-014-0000 X

Address:

Street: 1670 CHIPPENDALE RD

Street line 2:

City: HOFFMAN EST

State: IL

ZIP Code: 60195 X

Lender: BANK OF AMERICA, N.A.

Borrower: TIMOTHY F SAITTA

Loan / Mortgage Amount: \$150,000.00

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: D24F20D8-3D9F-4DDA-B6D8-6832836AE18D

Execution date: 01/29/2009

Handwritten initials: SJ, P, M, K

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Recording Requested By:
BANK OF AMERICA, N.A.
Consumer Post Closing Review FL9-700-04-21
9000 Southside Blvd., Bld. 700
Jacksonville, Florida 32256



Record and Return To:
Fiserv Lending Solutions
P.O. BOX 2590
Chicago, IL 60690

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SAITTA, TIMOTHY F

Loan Number: 68951007313899

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 29th day of JANUARY, 2009, between TIMOTHY F SAITTA, MARGARET E SAITTA

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated JANUARY 22, 2004 and recorded in Book or Liber , at page(s) , instrument or document number 0407004160 , of the Land Records of COOK, ILLINOIS [County and State, or other Jurisdiction] [Name of Records]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1670 CHIPPENDALE RD, HOFFMAN EST, ILLINOIS 60195 ,

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$150,000.00 . The maturity date described in the Security Instrument is changed to JANUARY 29, 2034

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CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Timothy F. Saitta (Seal)
TIMOTHY F SAIITTA -Borrower

Margaret E. Saitta (Seal)
MARGARET E SAIITTA -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X *Robert M. Roush*
Authorized Officer Signature

X ROBERT M. ROUSH
Print Authorized Officer Name

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[Space Below This Line For Acknowledgment]

State of ILLINOIS)

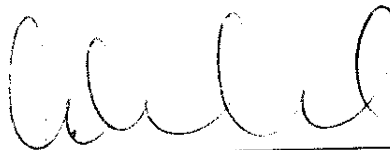
County of DuPage) ss.

On January 29, 2009 before me, _____

personally appeared TIMOTHY F SAITTA, MARGARET E SAITTA

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY SIGNATURE

Adeline L Valdez

(Typed Name of Notary)



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LENDER ACKNOWLEDGMENT

State of ILLINOIS)
County of COOK) ss.

On this 29th day of JANUARY 2009, before me, the undersigned Notary Public,

personally appeared ROBERT ROUSH,
Authorized Officer

and known to me to be the ASSISTANT MANAGER
Authorized Officer Title

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

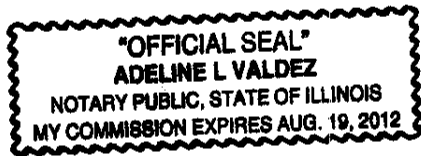
Residing at: 1500 W. IRVING PK Rd.
HANOVER PARK IL 60133

Notary Public in and for the State of:
ILLINOIS

My commission expires: August 19, 2012
Expiration Date

By: [Signature]
Notary Signature

Adeline L. Valdez
Print Notary Name



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SCHEDULE A

ALL THAT CERTAIN PROPERTY SITUATED IN THE HOFFMAN EST, IN THE COUNTY OF COOK AND STATE OF ILLINOIS AND BEING DESCRIBED IN A DEED DATED 05/28/1987 AND RECORDED 06/05/1987 IN BOOK , PAGE AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: LOT FOURTEEN (14) IN BLOCK TWO HUNDRED FIVE (205) IN THE HIGHLANDS WEST AT HOPPMAN ESTATES TWENTY TWO (XXII) , BEING A SUBDIVISION OP PART OP THE SOUTHEAST QUARTER (1/4) AND PART OF THE EAST HALF (1/2) OP THE NORTHEAST QUARTER (1/4) OP SECTION EIGHT (8), AND PART OF THE WEST HALF (1/2) OP THE NORTHWEST QUARTER (1/4) OP SECTION NINE (9), ALL IN TOWNSHIP FORTY-ONE (41) NORTH, RANGE TEN (10) # EAST OP THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OP HOFFMAN ESTATES, SCHAUMBURG TOWNSHIP, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 2 1965 AS DOCUMENT 19544121 IN THE OFFICE OF THE RECORDER OP DEEDS, IN COOK COUNTY, ILLINOIS. ADDRESS: 1670 CHIPPENDALE RD; HOFFMAN EST, IL 60169

TAX MAP OR PARCEL ID NO.: 07-09-108-014-0000 .

X

PROPERTY of Cook County Clerk's Office