

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 25-01-229-003-0000

40947927 (5)

Address:

Street: 9009 S. LUELLA

Street line 2:

City: Chicago

State: IL

ZIP Code: 60617

Lender: Fifth Third

Borrower: FREDERICK MCKELPHIN AND CYNTHIA D. MCKELPHIN, HUSBAND AND WIFE

Loan / Mortgage Amount: \$24,000.00

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: 3E232548-130A-4607-AFDE-DAF319D82864

Execution date: 08/11/2009

UNOFFICIAL COPY~~Re:~~

FIFTH THIRD BANK (WESTERN MICHIGAN)
 ATTN: 1MOBIR EQUITY LENDING DEPARTMENT
 1850 EAST PARIS GRAND RAPIDS, MI 49546

This instrument was prepared by: *Amber Long*

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



Loan Number: XXXXXX6604 + +

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this August 11, 2009 between
 FREDERICK MCKELPHIN AND CYNTHIA D. MCKELPHIN,
 HUSBAND AND WIFE

40947927

Whose address is: 9009 S LUELLA AV , CHICAGO, IL, 60617-0000.

("Grantor") and FIFTH THIRD BANK ("Lender"), amend and supplements (1) the Mortgage, Deed of Trust,
 or Deed to Secure Debt (the "Security Instrument"), dated *7-25-2007* and recorded in the Book or Liber *NA*
 at page(s) *NA*, or with instrument number *0821908248* of the Public Records of COOK County,
 which covers the real and personal property located at:

9009 S. LUELLA CHICAGO, IL 60617-0000

the real property described being set forth as follows:

See Attached Exhibit A

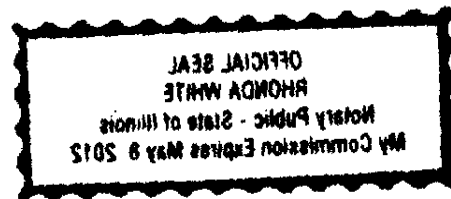
In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows
 (notwithstanding anything to the contrary contained in the Note or Security Instrument):

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 \$ 24,000.00

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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Property of Cook County Clerk's Office



UNOFFICIAL COPY

[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: COOK

I, Rhonda White a Notary Public in and for said county and state do hereby certify that

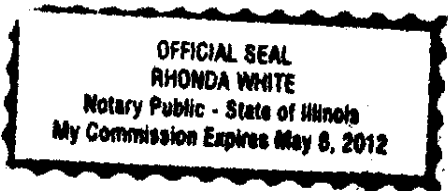
FREDERICK MCKELPHIN AND CYNTHIA D. MCKELPHIN,
HUSBAND AND WIFE

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 11th DAY OF August, 2009,

My Commission Expires:

Rhonda White
Notary Public



MMC1 (11/07)

UNOFFICIAL COPY

EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 38 IN BLOCK 1 IN KROEBER AND FULLEM'S SECOND ADDITION TO SOUTH SHORE GARDENS, BEING A SUBDIVISION OF THE SOUTH WEST 1/4 OF THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 25-01-229-003-0000
FREDERICK MCKELPHIN, MARRIED TO CYNTHIA D. MCKELPHIN

9009 SOUTH LUELLA AVENUE, CHICAGO IL 60617
Loan Reference Number : 12449476/23/01563/FAM
First American Order No: 40947927
Identifier: L/FIRST AMERICAN EQUITY LOAN SERVICES

 MCKELPHIN
40947927

IL

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



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

County Clerk's Office