

**Illinois Anti-Predatory
Lending Database
Program**

Certificate of Exemption

**Report Mortgage Fraud
800-532-8785**

The property identified as: **PIN: 27-34-209-005-0000**

Address:

Street: 8926 Edgewood Court

Street line 2:

City: Tinley Park

State: IL

ZIP Code: 60477

Lender: Fifth Third Bank

Borrower: Matthew C. Murphy and Winifred D. Murphy

Loan / Mortgage Amount: \$75,000.00

This property is located within the program area 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: 38C8CAB6-4A60-4FE6-86A8-C8C11E54EBE2

Execution date: 09/08/2010

UNOFFICIAL COPY

Return to:

FIFTH THIRD BANK (WESTERN MICHIGAN)
 ATTN: 1MOB1R EQUITY LENDING DEPARTMENT
 1850 EAST PARIS GRAND RAPIDS, MI 49546

This instrument was prepared by:

Deb Nelson

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



Loan Number: XXXXXX7813

Mortgage Modification Document

42525925 THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this September 8, 2010 between
 MATTHEW E. MURPHY AND WINIFRED D. MURPHY, HUSBAND AND WIFE
C.

Whose address is: 8926 EDGEWOOD CT , TINLEY PARK, IL, 60477 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 *7-21-2006* and recorded in the Book or Liber *NA*
 at page(s) *NA*, or with instrument number *0622715054* of the Public Records of COOK County,
 which covers the real and personal property located at:

8926 EDGEWOOD COURT TINLEY PARK, IL 60477-0000

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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED September 8, 2010

Signed, sealed and delivered in the presence of:

Matthew E. Murphy (Seal)
MATTHEW E. MURPHY

Noreen L. Johnson
Witness NOREEN L. JOHNSON

Winifred D. Murphy (Seal)
WINIFRED D. MURPHY

Marie Rizzo
Witness Marie Rizzo

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of:

Noreen L. Johnson
Witness NOREEN L. JOHNSON

Marie Rizzo (Seal)
Authorized Signer - Title

Chen Doogan
Witness CHEN DOOGAN

Marie Rizzo

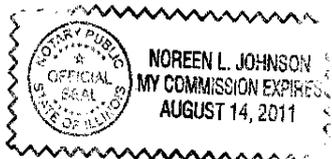
STATE OF ILLINOIS
COUNTY OF ~~COOK~~ will

The foregoing instrument was acknowledged before me this September 8, 2010 of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION

by Marie Rizzo ASR
(Title)

and who is personally known to me.

(Seal)



Noreen L. Johnson
Notary Public

Noreen L. Johnson
Typed, Printed or Stamped Name

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[Space Below This Line For Notary Acknowledgment]

STATE OF ILLINOIS,

County ss: *Will*

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

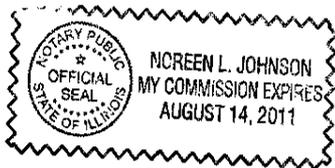
MATTHEW E. MURPHY AND WINIFRED D. MURPHY, HUSBAND AND WIFE

c.

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 8th DAY OF September, 2010,

My Commission Expires:



Noreen L. Johnson
Notary Public *NOREEN L. JOHNSON*

MMC1 (11/07)

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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 132 IN TIMBERS EDGE IIA BEING A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 27-34-209-005
MATTHEW E. MURPHY AND WINIFRED D. MURPHY, NOT AS TENANTS IN COMMON, BUT AS JOINT TENANTS

8926 EDGEWOOD COURT, TINLEY PARK IL 60487
Loan Reference Number : 13973701/23/02514/FAM
First American Order No: 42525925
Identifier: FIRST AMERICAN EQUITY LOAN SERVICES



MURPHY

42525925

IL

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



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WHEN RECORDED, RETURN TO:
FIRST AMERICAN LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 1
Accommodation Recording Per Client Request

Cook County Clerk's Office