



Doc#: 0517205218
Eugene "Gene" Moore Fee: \$46.00
Cook County Recorder of Deeds
Date: 06/21/2005 12:12 PM Pg: 1 of 2

FIRST AMERICAN TITLE
ORDER # 10991504

returned by

AFTER RECORDING MAIL TO:
WASHINGTON MUTUAL BANK, FA
P.O. Box 834 - CPC1205
SEATTLE, WA 98111
Attn: Modifications
Loan Number: 681463402

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on June 2, 2005, between Sangeeta R. Patel and (individually and collectively, if more than one, "Borrower") and WASHINGTON MUTUAL BANK, FA (The "Bank")

Borrower has obtained a loan from the Bank (the "Loan") in the original credit limit amount of Fifty Thousand Dollars (\$50,000.00). The Loan is evidenced by a Line of Credit Agreement and Disclosure (the "Agreement") from Borrower dated and secured by a Deed of Trust (the "Deed of Trust") from Borrower as grantor, recorded on June 23, 2004, as document 0417506064 in Official Records of Cook County, Illinois.

The Loan covers the property described in the Deed of Trust and located at the address shown below (the "Property").

206 N Kenilworth Ave Bsmt B, Oak Park IL 60302-2084

Borrower and the Bank now wish to make certain modifications to the loan terms, and in consideration of the mutual benefits accruing to each, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Modification to Agreement. The Agreement is hereby modified as follows:

1.1 Credit Limit. The maximum credit limit shall be lowered to \$22,000.00 from \$50,000.00.

2. Miscellaneous. Except as herein modified, all the terms, covenants and conditions of the Agreement and Deed of Trust remain in full force and effect without modification or change. Each of the undersigned borrowers hereby ratifies and reaffirms such Borrower's personal liability for the payment of obligations contained in the Agreement and Deed of Trust. Nothing herein shall affect the validity or lien priority of the Deed of Trust on the property as security for the payment of all amounts owing on the Agreement as herein modified.

Dated as of the day and year first above written.

Borrower(s): Sangeeta R. Patel
Sangeeta R. Patel

ACKNOWLEDGMENT OF GRANTOR

State of Illinois
County of COOK

ON this 10th day of JUNE, 2005, personally appeared before me Sangeeta R. Patel and to me known to be the individual(s) described in and who executed the within and foregoing Instrument, and acknowledged that he/she signed the same as free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 10th day of June, 2005.

Sharitta Davis
Notary Public in and for the State of Illinois, residing at 231 S LaSalle, Chicago, IL 60604
My appointment expires 4/7/2008



Bank: WASHINGTON MUTUAL BANK, FA

By: Karen Gauger
Karen Gauger
Corporate Officer

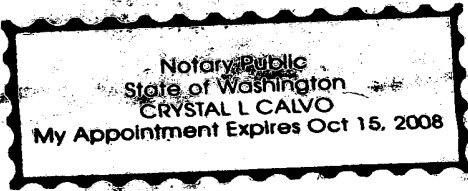
ACKNOWLEDGMENT OF LENDER

State of Washington
County of Snohomish

ON this 2nd day of June, 2005, before me Crystal L Calvo, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Karen Gauger to me known to be the Corporate Officer of Washington Mutual Bank, FA the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument.

WITNESS my hand and official seal here to, affixed the day and year first above written.

Crystal L Calvo
Notary Public in and for the State of Washington, County of Snohomish, Residing at 2500 223rd Street SE., Bothell WA. 98021
My appointment expires 10/15/2008



UNOFFICIAL COPY

ALTA Commitment Schedule C

File No.: 1099504

Legal Description:

UNIT NUMBER 206-"G" THE HISTORIC MANOR CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
LOT 11 (EXCEPT THE NORTH 100 FEET THEREOF AND THE EAST 203.6 FEET THEREOF) IN BLOCK 1 IN KETTLESTRING'S ADDITION TO HARLEM, A SUBDIVISION OF THE NORTHERLY PART OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25482980 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

pin# 16-07-116-015-1014 ✓

Property of Cook County Clerk's Office