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After recording return to: Washington Mutual, FA 2150 Cabot Blvd. West Langhorne, PA 19047 Attn: Group 9, Inc.

This Modification prepared by: Nancy Berk-Axelson Washington Mutual Bank, FA 1301 5th Avenue Seattle, WA 98101



Doc#: 0526522099 Fee: \$34.50 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds

Date: 09/22/2005 12:35 PM Pg: 1 of 6



MODIFICATION OF HOME EQUITY LINE OF CREDIT AGREEMENT AND SECURITY INSTRUMENT

Loan Number:

0651254542

Borrowers: Shawn J Dill Linda L Dill

This Modification of Home Equity Line of Credit Agreement and Security Instrument ("Modification") is made and entered into on July 8, 2005 by and between Washington Mutual Bank, FA ("we," "us," "our," or "Bank") and the other person(s) signing borw ("you," "your" or "Borrower").

You and Bank are parties to a home equity line of credit agreement including any riders or previous amendments, the ("Agreement") that establishes an account with an account number ending in the last four digits identified below (the "Account") from which you may obtain credit advances on a revolving basis from Bank. The Agreement is secured by a mortgage, deed of trust, trust indenture, deed to secure debt or other security instrument ("Security Instrument") recorded on 02/03/2005 as Instrument No. 0503417107, in Book or Liber _____, Page(s) _____, in the Official Records of Cook County, Illinois. The Security Instrument secures performance of your obligations under the Agreement and encumbers the property described in the Security Instrument and located at the address below (the "Property"), with a Property Identification Number of 10-17-304-024-0000, more particularly described in Exhibit "A" attached to and incorporated herein as part of this Modification.

You and Bank agree as follows:

- 1. **Effect of this Modification**. This Modification modifies, amends and supplements the Agreement and Security Instrument. To the extent of any inconsistency between the provisions of this Modification and the provisions of the Agreement or Security Instrument, the provisions of this Modification shall prevail over and supersede the inconsistent provisions of the Agreement or Security Instrument. Except as modified, amended or supplemented by this Modification, the Agreement and Security Instrument shall remain in full force and effect. This Modification will be legally binding and effective upon the parties only when it is signed by each of you and the Bank.
- 2. Modified Terms and Conditions. The terms and conditions of the Agreement and Security Instrument that are modified, amended, and supplemented by this Modification are set forth on the attached Exhibit "B" attached to and incorporated herein as a part of this Modification. The terms used in Exhibit "B" shall have the same meanings as the same or substantially equivalent terms used in the Agreement and the Security Instrument, whether or not the terms used in Exhibit "B," or the Agreement or Security Instrument, are capitalized.

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Borrower requests that a copy of any Notice of Default and of any Notice of Sale under the Security Instrument be mailed to the first Borrower named below at the Property address below.

Property Address:

9112 AUSTIN AVE Morton Grove, IL 60053-2408

Washington Mutual Bank/F/A
By: Millim In Its: (Officer Title)

BORROWER(S):
SHAWN 3 DILL

Washington Mutual Bank, FA

Last Four Digits of Account No.: 4542

By: Nancy SEV

(Officer Title)

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0651254542

STATE OF ILLINOIS	
COUNTY OF (OOK) ss.	
The foregoing instrument was acknowledged before me this $8^{\frac{1}{100}}$ day of $3^{\frac{1}{100}}$, by SHAWN J DILL LINDA L DILL	and and and and
	_and and
	and
who is/are personally known to me or has produced <u>Flinois Drivers License</u> as identification.	
OFFICIAL SEAL DAVID MORADZADEH Notary Public - State of Illinois Commission Expires Oct 27, 2008 Printed/Typra Name: David Motaciadeh Notary public in and for the state of Dilinois Commission Number: 61360	
Commission Number 2 21380	

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CORPORATE NOTARY ACKNOWLEDGEMENT

Loan Number: 0651254542

STATE OF Washington	
COUNTY OF King)ss.	•
The foregoing instrument was acknowledged before me	e this 25 th day of August
2005, by Nancy Berk-Axelson	
as Vice President & Manager	of Washington Mutual Bank, FA.
WITNESS my hand and official seril	
My commission expires: 640. Bribaria Notary Public	Notary Public State of Washington BONNIE J BUCKMEIER My Appointment Expires Jun 4, 2008
	Cortico Office

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EXHIBIT "A" ATTACHMENT TO SECURITY INSTRUMENT

LYING AND BEING LOCATED IN THE VILLAGE OF MORTON GROVE, COUNTY OF COOK, STATE OF ILLINOIS; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS:

EING LOCA.

LLINOIS; ALL.

H 10 FEET OF LOT 4, ALL OF.

SALINGER AND COMPANY'S SECOND L.

2 OF THE SDUTHWEST 1/4 OF SECTION.

F THE THIRD PUNCIPAL MERIDIAN, IN COC.

PARCEL 1017-304-094.033. THE SOUTH 10 FEET OF LOT 4, ALL OF LOT 5 AND THE NORTH 10 FEET OF LOT 6 IN OLIVER SALING'LR AND COMPANY'S SECOND DEMPSTER STREET SUBDIVISION IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD P'INCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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EXHIBIT "B" ATTACHMENT TO SECURITY INSTRUMENT

Annual Fee: There is no annual fee on your Account.

Credit Limit: The credit limit stated in the Agreement and the principal amount secured by the Security Instrument is hereby increased by \$27,000.00, from the current amount of \$18,000.00, to the increased amount of \$45,000.00. All other terms and conditions relating to the credit limit including, without limitation, our ability to reduce the credit limit during any period when certain events have occurred on your obligation not to attempt, request or obtain a credit advance that will cause your Account balance to exceed your credit limit, remain in full force and effect.

Maturity Date: This Modification does not change the Maturity Date as defined in the Agreement.

If one or more of the following boxes are checked, the information applies to this loan.

rate and ANNUAL PERCENTAGE RATE that will apply to variable rate advances under the Agreement will be determined as set forth in the Agreement. However, any provisions of the Agreement that provide for a minimum daily periodic rate and minimum ANNUAL PERCENTAGE RATE are hereby deleted.
Daily Periodic Rate and ANNUAL PERCENTAGE RATE Change Dates: The daily periodic rate and ANNUAL PERCENTAGE RATE for variable the advances under the Agreement will change on each day that the index changes, and the index will be determined daily. Any provisions of the Agreement indicating that the daily periodic rate and ANNUAL PERCENTAGE RATE for variable rate advances under the Agreement may only change monthly, or indicating that the index is determined only as of a specified date of the calendar month, are hereby deleted. Margin: The margin used in the calculation of the ANNUAL PERCENTAGE RATE for variable rate advances under the Agreement is hereby changed to %.

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