



Doc#: 0532613066 Fee: \$34.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/22/2005 09:37 AM Pg: 1 of 6

After recording return to:  
Washington Mutual, FA  
2005 Cabot Blvd. West  
Langhorne, PA 19047  
Attr: Group 9, Inc.

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



## MODIFICATION OF HOME EQUITY LINE OF CREDIT AGREEMENT AND SECURITY INSTRUMENT

Loan Number: 0664954963

Borrowers: NAURIS TANKEVICIUS

This Modification of Home Equity Line of Credit Agreement and Security Instrument ("Modification") is made and entered into on SEPTEMBER 15, 2005 by and between Washington Mutual Bank, FA ("we," "us," "our," or "Bank") and the other person(s) signing below ("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. 0503408046, 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 10-36-228-042-0000, 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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O.M*



# UNOFFICIAL COPY

0664954963

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.

Last Four Digits of Account No.: 4963

Property Address:

6808 N ROCKWELL ST Chicago, IL 60645-4628

Washington Mutual Bank, FA

By: ~~Niyon Yekoo~~ *William Hoh*

Its: ~~personal financial Rep~~ *Officer*  
(Officer Title)

BORROWER(S):

~~NAURIS TANKEVICIUS~~

*Copy of Cook County Clerk's Office*

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0664954963

STATE OF ILLINOIS )  
COUNTY OF Cook ) ss.

The foregoing instrument was acknowledged before me this 15 day of September 05  
by NAURIS TANKEVICIUS and  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ and

who is/are personally known to me or has produced Driver License  
as identification.

*Niyana Yakob*  
Printed/Typed Name: Niyana Yakob  
Notary public in and for the state of ILLINOIS  
Commission Number: 622180



# UNOFFICIAL COPY

## CORPORATE NOTARY

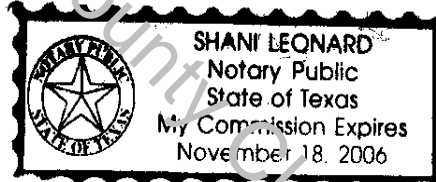
STATE OF Texas )  
 )ss.  
 COUNTY OF Harris )

The foregoing instrument was acknowledged before me this 16<sup>th</sup> day of September, 05, by  
William F Loch  
 as Officer of Washington Mutual Bank, FA.

WITNESS my hand and official seal

My commission expires: 11-18-06

Shani Leonard  
 Notary Public



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0664954963

## EXHIBIT "A" ATTACHMENT TO SECURITY INSTRUMENT

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

THAT PART OF THE EAST 1/2 OF LOT 44 AND LOTS 45 AND 46 LYING NORTH OF THE SOUTH 86.13 FEET THEREOF (EXCEPT THE NORTH 14 FEET THEREOF) AS A TRACT, IN BLOCK 9 IN NATIONAL CITY REALTY COMPANY'S SECOND ADDITION TO ROGER'S PARL MANOR, BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH AND SOUTH OF INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

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## EXHIBIT "B" ATTACHMENT TO SECURITY INSTRUMENT

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

**Cancellation Fee:** If you cancel the credit line before 01/28/2008 [36 months following the original Effective Disbursement Date as defined in the Agreement], you will be charged a cancellation fee of .125% of the original line amount or \$500, whichever is greater. In any event, you may not cancel the credit line until you have paid in full all amounts owing under the Agreement and Security Instrument.

**Credit Limit:** The credit limit stated in the Agreement and the principal amount secured by the Security Instrument is hereby increased by \$30,000.00, from the current amount of \$25,000.00 to the increased amount of \$55,000.00. 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.

**Daily Periodic Rate and ANNUAL PERCENTAGE RATE Change Dates:** The daily periodic rate and ANNUAL PERCENTAGE RATE for variable rate 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 0.5%.