

UNOFFICIAL COPY



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

Doc#: 0532613071 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



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



**Washington
Mutual**

MODIFICATION OF HOME EQUITY LINE OF CREDIT AGREEMENT AND SECURITY INSTRUMENT

Loan Number: 0647656743

Borrowers: NANCY L GUIZADO & ABRAHAM S GUIZADO & JOEL S GUIZADO

This Modification of Home Equity Line of Credit Agreement and Security Instrument ("Modification") is made and entered into on SEPT. MEER 6, 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 07/09/2004 as Instrument No. 041908007, 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 07-16-311-022-0000, 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.

SyB
Su
my
J.M.

UNOFFICIAL COPY

0647656743

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.: 6743

Property Address:

833 PARKER DR Schaumburg, IL 60194-4227

Washington Mutual Bank, FA

By: Abraham S. Guizado

Its: Officer

(Officer Title)

BORROWER(S):

Nancy L Guizado

NANCY L GUIZADO

Abraham S. Guizado

ABRAHAM S GUIZADO

Joel S. Guizado

JOEL S. GUIZADO

Property of Cook County Clerk's Office

UNOFFICIAL COPY

0647656743

STATE OF ILLINOIS)
COUNTY OF COOK) ss.

The foregoing instrument was acknowledged before me this 6 day of SEPTEMBER, 2005
by NANCY L GUIZADO and
ABRAHAM S GUIZADO and
JOEL S. GUIZADO and

_____ and
_____ and
_____ and

who is/are personally known to me or has produced ILLINOIS D.L.
as identification.



Peter Spizzirri
Printed/Typed Name: PETER SPIZZIRRI
Notary public in and for the state of ILLINOIS
Commission Number _____

UNOFFICIAL COPY

CORPORATE NOTARY

Loan Number: 1147056743

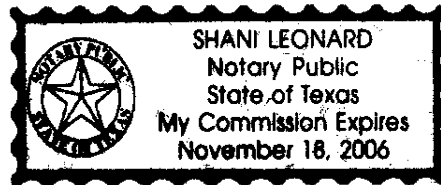
STATE OF Texas)
COUNTY OF Harris)ss.

The foregoing instrument was acknowledged before me this 14th day of October, 2005, by
William F. Luhn
as Officer of Washington Mutual Bank, FA.

WITNESS my hand and official seal

My commission expires: 11-18-06

Shani Leonard
Notary Public



UNOFFICIAL COPY

0647656743

EXHIBIT "A" ATTACHMENT TO SECURITY INSTRUMENT

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

LOT 1091 IN STRATHMORE, SCHAUMBURG, UNIT 13, BEING A SUBDIVISION OF PART
OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 16, TOWNSHIP 41
NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE
PLAT THEREOF RECORDED SEPTEMBER 12, 1972, AS DOCUMENT NO. 22047860 IN COOK
COUNTY, ILLINOIS.

UNOFFICIAL COPY

0647656743

**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 \$37,800.00, from the current amount of \$216,000.00, to the increased amount of \$253,800.00. 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.

Minimum Daily Periodic Rate and ANNUAL PERCENTAGE RATE: The daily periodic 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 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 (.250)%.