



Doc#: 0705420092 Fee: \$50.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/23/2007 10:05 AM Pg: 1 of 3

*Prepared by J*  
AFTER RECORDING MAIL TO:  
WASHINGTON MUTUAL BANK  
3990 S Babcock St  
Mebourne, FL 32901  
Attn: Modifications

Loan Number: 0675479546

## LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on February 2, 2007, between Teresa J McClelland (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 Eighty Two Thousand Five Hundred Dollars and (\$82,500.00). The Loan is evidenced by a Line of Credit Agreement and Disclosure (the "Agreement") from Borrower dated July 01, 2005 and secured by a Deed of Trust (the "Deed of Trust") from Borrower as grantor, dated July 01, 2005 and recorded on July 13, 2005, Document No. 0519416030 in Official Records of Cook County, IL. The Loan covers the property described in the Deed of Trust and located at the address shown below (the "Property").

3300 N Osceola Ave  
Chicago IL 606348

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 \$34,965.00 from \$82,500.00

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):

Teresa J McClelland  
Teresa J McClelland

1564128

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# UNOFFICIAL COPY

### ACKNOWLEDGMENT OF GRANTOR

State of IL  
 County of COOK  
 ON this 07<sup>th</sup> day of Feb, 2007, personally appeared before me **Teresa J McClelland** 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 her free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 07<sup>th</sup> day of Feb, 2007.

Notary Teresa J McClelland Public in and for the State of IL, residing at \_\_\_\_\_  
 My appointment expires 02-16-08

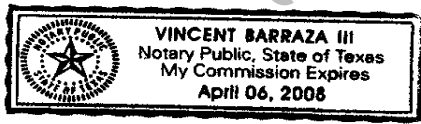


Bank: WASHINGTON MUTUAL BANK, FA  
 By: Tamara Baker  
**Tamara Baker**  
**Corporate Officer**

### ACKNOWLEDGMENT OF LENDER

State of TEXAS  
 County of BEXAR  
 ON this 8<sup>th</sup> day of February, 2007, before me Vincent Barraza III, the undersigned, a Notary Public in and for the State of TEXAS, duly commissioned and sworn, personally appeared **Tamara Baker** 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 hereto affixed the day and year first above written.

Notary Public in and for the State of Texas, County of BEXAR, Residing at \_\_\_\_\_  
 My appointment expires April 06 2008



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## EXHIBIT A

### LEGAL DESCRIPTION

Legal Description: THE SOUTH 1/2 OF LOT 62 IN H. O. STONE & COMPANY'S FIRST ADDITION TO BELMONT AVENUE TERRACE, BEING A SUBDIVISION OF THE SOUTH 1240.1 FEET OF LOT 5 IN ASSESSOR'S DIVISION OF THE EAST 1/2 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 12-24-418-036-0000 Vol. 0315

Property Address: 3300 North Osceola Avenue, Chicago, Illinois 60634

Property of Cook County Clerk's Office

Jgm