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After recording return to:  
WASHINGTON MUTUAL BANK  
444 OXFORD VALLEY ROAD  
SUITE 300  
LANGHORNE, PA 19047  
ATTN: GROUP 9, INC.



Doc#: 0719222029 Fee: \$40.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/11/2007 10:31 AM Pg: 1 of 9

This Modification Agreement was prepared by:  
BRENDA VERASTEGUI  
WASHINGTON MUTUAL BANK  
20855 STONE OAK PKWY BLDG B  
SAN ANTONIO, TX 78258-7429



## MODIFICATION OF THE WaMu Equity Plus™ AGREEMENT AND SECURITY INSTRUMENT

Grantor/Mortgagor:  
REYNA LUGO

Loan Number: 0690255690

Borrower(s):  
REYNA LUGO

AURELIO LUGO

This Modification of the WaMu Equity Plus (TM) Agreement and Security Instrument ("Modification") is made and entered into on May 23, 2007 by and between WASHINGTON MUTUAL BANK ("we," "us," "our," or "Bank") and the other person(s) signing below ("Borrower" or "Grantor/Mortgagor," as applicable).

Borrower and Bank are parties to a WaMu Equity Plus agreement including any riders or previous amendments, the ("Agreement") that establishes an account with a loan number identified above (the "Account") from which Borrower 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") executed by Grantor/Mortgagor and recorded on 07/18/2006 as Instrument No. 0619916046, in Book or Liber         , Page(s)         , in the Official Records of COOK County, Illinois. The Security Instrument secures performance of Borrower's 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 16-26-408-045 more particularly described in Exhibit "A" attached to and incorporated herein as part of this Modification.

Borrower, Grantor/Mortgagor, 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

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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 Borrower, Grantor/Mortgagor, 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.

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:

2756 S DRAKE AVE CHICAGO, IL 60623-4636

WASHINGTON MUTUAL BANK

By:

*[Handwritten Signature]*  
(Bank Officer Signature)

Daniel Parritz  
(Printed Bank Officer Name)

Its:

Team Lead  
(Bank Officer Title)

STATE OF ~~ILLINOIS~~ Texas )

COUNTY OF Bexar ) SS

The foregoing instrument was acknowledged before me this 13 day of June, 07, by

Daniel Parritz as Team Lead of

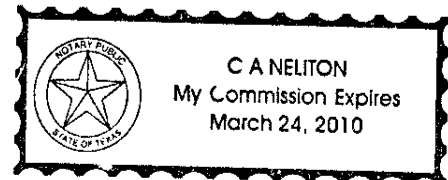
(Printed Bank Officer Name)  
WASHINGTON MUTUAL BANK

WITNESS my hand and official seal

My commission expires:

March 24, 2010

*[Handwritten Signature]*  
Notary Public



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By signing below, each Grantor/Mortgagor accepts and agrees to the terms of the Security Instrument as amended and supplemented by this Modification.

GRANTOR/MORTGAGOR:

Reyna Lugo  
REYNA LUGO

Property of Cook County Clerk's Office

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By signing below, each Borrower accepts and agrees to the terms of this Modification.

BORROWER(S):

Reyna Lugo  
REYNA LUGO

Aurelio Lugo  
AURELIO LUGO

Property of Cook County Clerk's Office

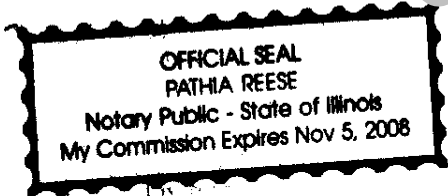
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STATE OF ILLINOIS )  
COUNTY OF Cook ) SS

The foregoing instrument was acknowledged before me this 23 day of May, 2007 by:  
REYNA LUGO \_\_\_\_\_ and  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ and

who is/are personally known to me or has produced Driver Lic - State ID as identification.



Pathia Reese  
Printed/Typed Name: Pathia Reese  
Notary public in and for the state of ILLINOIS  
Commission Number: 614126

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EXHIBIT "A"  
ATTACHMENT TO MODIFICATION AGREEMENT

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:

LOT 24 IN BLOCK 2 IN JONES AND MCKILLIP'S SUBDIVISION OF BLOCK 9  
IN THE SUBDIVISION OF THE SOUTHEAST 1/2 AND THE EAST 1/2 OF THE  
SOUTHWEST 1/4 OF SECTION 26, TOWNSHIP 39 NORTH, RANGE 13, EAST  
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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**EXHIBIT "B"  
ATTACHMENT TO MODIFICATION AGREEMENT**

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

**Cancellation Fee:** If you cancel the credit line before 06/29/2009 [36 months following the original Effective Disbursement Date as defined in the Agreement], you will be charged a cancellation fee of If you cancel your Credit Line during the first 36 months (30 months in NC) following the Effective Disbursement Date, you will be charged a cancellation fee equal to .125% of the Credit Limit or \$500.00, 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 \$13,000.00, from the current amount of \$39,150.00 to the increased amount of \$52,150.00. 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 -0.010%.

**Auto Pay Service for Variable Rate Advances:** The amount of the Margin for your Variable Rate Advances will be affected by how you decide to make payments on the Variable Rate Advances. You may decide whether to make payments on your Variable Rate Advances by making direct payments to us or by authorizing automatic loan payments from an account that you designate (which is our "Auto Pay" service). Your decision whether or not to authorize our Auto Pay service will not affect the availability of the Variable Rate Advances. If you authorize our Auto Pay service for the Variable Rate Advances, the Margin will be discounted (that is, it will be reduced) by either 0.250%, if the account you designate to make the Auto Pay payments is maintained with Washington Mutual Bank, or 0.000%, if that account is maintained with an institution other than Washington Mutual

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**EXHIBIT "B" CONTINUED  
ATTACHMENT TO MODIFICATION AGREEMENT**

Bank. If you authorize our Auto Pay service, the discount will be put into effect as of a date that we select.

If you have authorized our Auto Pay service for the Variable Rate Advances and thereafter the Auto Pay service for the Variable Rate Advances is terminated by you or us for any reason, the discount that you have received on the Margin for the Variable Rate Advances will be eliminated. Specifically, the Margin will increase on the day that the Auto Pay service is terminated by 0.250%, if the account designated to make the Auto Pay payments is maintained with Washington Mutual Bank, or 0.000%, if that account is maintained with any other institution. If the account designated to make Auto Pay payments is changed from an account maintained at Washington Mutual Bank to an account maintained at any other institution, the discount that you have received on the Margin for the Variable Rate Advances will be reduced. Specifically, the Margin will increase by 0.250% on the day the account designated to make Auto Pay payments is changed to an account maintained at another institution. In any such event, the increase in the Margin will result in a simultaneous increase in the ANNUAL PERCENTAGE RATE (subject to any further increases or decreases that result from a change in the Index) for the Variable Rate Advances by the same amount (i.e., by 0.250% or 0.000%, as applicable), and the Daily Periodic Rate for the Variable Rate Advances will also be simultaneously changed to an amount that is equal to the new ANNUAL PERCENTAGE RATE divided by 365 (366 in a leap year). Following any termination of our Auto Pay service, the increased Daily Periodic Rate and ANNUAL PERCENTAGE RATE will not be greater than the maximum Daily Periodic Rate and ANNUAL PERCENTAGE RATE. Increases in the Daily Periodic Rate and ANNUAL PERCENTAGE RATE will increase your Minimum Payment and periodic FINANCE CHARGES and, if these rates are increased in the last billing period prior to the Maturity Date, then your Balloon Payment due on the Maturity Date will also increase.

If the Index, or any substitute Index, is no longer available, we will choose a new Index. The new Index will have a historical movement substantially similar to that of the prior Index, and the Margin will be changed so that the new Index plus the Margin will result in an ANNUAL PERCENTAGE RATE that is substantially similar to the ANNUAL PERCENTAGE RATE in effect at the time the prior Index becomes unavailable (plus any increase in the Margin that results from any termination of the Auto Pay service or any change in the account designated to make Auto Pay payments, as described above).

Fixed Rate Loan Option Buydown: In addition to any Promotional Rates and



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**EXHIBIT "B" CONTINUED  
ATTACHMENT TO MODIFICATION AGREEMENT**

discounts disclosed in the Agreement, we may, at our sole discretion and without prior notice, offer you the option to pay a fee ("Buydown Fee") to reduce the rate further on your Fixed Rate Loan. If we offer and you accept this buydown option, the ANNUAL PERCENTAGE RATE that would otherwise be applicable to the Fixed Rate Loan will be reduced and the Daily Periodic Rate will be equal to the reduced ANNUAL PERCENTAGE RATE divided by 365 (366 in a leap year). If we offer you the option to pay a fee in exchange for a reduced ANNUAL PERCENTAGE RATE for a Fixed Rate Loan, a transaction fee FINANCE CHARGE of N/A% of the amount of the Fixed Rate Loan will be charged in return for a reduction of 0.000% in the ANNUAL PERCENTAGE RATE of the Fixed Rate Loan. At our sole discretion, we reserve the right to charge you a lesser Buydown Fee and/or offer a greater reduction in the ANNUAL PERCENTAGE RATE at the time you obtain a Fixed Rate Loan, and this may vary from one Fixed Rate Loan to another. A separate Buydown Fee must be paid for each Fixed Rate Loan that is subject to the buydown option. You must pay the Buydown Fee prior to the making of the Fixed Rate Loan or it will be added to the principal balance of the Fixed Rate Loan. If you prepay the Fixed Rate Loan, none of the Buydown Fee will be returned to you or credited to your Fixed Rate Loan or Credit Line. If we offer you the buydown option for a Fixed Rate Loan, we are not obligated to offer the buydown option for any subsequent Fixed Rate Loans. The reduction in the ANNUAL PERCENTAGE RATE resulting from the buydown option will remain in place for the full term of the Fixed Rate Loan, but the ANNUAL PERCENTAGE RATE may be increased as otherwise provided in the Agreement.

Fixed Rate Loan Option Fee: A transaction fee FINANCE CHARGE of \$250 will be charged for each Fixed Rate Loan that you receive. The Fixed Rate Loan Option Fee is waived for the first two Fixed Rate Loans you receive.

Borrower Initials: R.L. A.L. Date: 05-23-07