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

This Modification Agreement was prepared by:
LAKSHMI KANDASWAMY
WASHINGTON MUTUAL BANK
20855 STONE OAK PKWY BLDG B
SAN ANTON'O, TX 78258-7429

Doc#: 0723210096 Fee: \$34.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/20/2007 03:20 PM Pg: 1 of 6

Washington Mutual

MODIFICATION OF THE WaMu Equity Plus SECURITY INSTRUMENT

Account Number: 0736537341

Grantor/Mortgagor:

CHRISTINE M. SCHAAF AND STEVEN E. GROSS

This Modification of the WaMu Equity Plustry Security Instrument ("Modification") is
into on line 6. 2007 by and between
made and entered into oil
WASHINGTON MUTUAL BANK ("We, us, out, of bank / the tree personal bank / the
below ("collectively, the Grantor/Mortgagor").
Bank and Grantor/Mortgagor are parties to a WiMu Equity Plus Agreement and Disclosure (including any riders and previous amendments, the "Agreement"), which is being amended by a separate document with the same date as this Modification. The Agreement establishes an account for the borrower(s) identified therein (collectrolly, the "Borrower") with the Account Number identified above (the "Account") from which Borrower may obtain credit advances on a revolving basis from Bank. The Agreement is secured by a mortgago, deed of trust, trust indenture, deed to secure debt, security deed, or other security instrument (including any riders and previous amendments, the "Security Instrument") executed by Grantor/Mortgagor and recorded on 04/27/2006 as Instrument No. 0611717073 , in Book or Liber, Page(s), in the Official Records of COOK, in Book or Liber, Page(s), in the Official Records of, COOK, in Book or Liber, Page(s), in the Official Records of, COOK, in Book or Liber, Page(s), in the Official Records of, cook, county, Illinois. The Security Instrument secures the performance of Borrower's obligations under the Agreement and Grantor/Mortgagor's obligations under the Security Instrument, and encumbers the property described in the Security Instrument and located at the Property Address stated below (the "Property"), with a Property Identification Number of, and incorporated into this Modification.
Bank and Grantor/ Mortgagor agree as follows:

1. Effect of this Modification. This Modification modifies, amends and supplements the Security Instrument. To the extent of any inconsistency between the provisions of this Modification and the provisions of the Security Instrument, the provisions of this Modification shall prevail over

3 2 6 1 6 B (04/09/07) w8.2

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and supersede the inconsistent provisions of the Security Instrument. Except as modified, amended or supplemented by this Modification, the 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 Bank and each Grantor/Mortgagor.

2. Modified Terms and Conditions. The Security Instrument is modified, amended and supplemented by this Modification, as follows:

Credit Limit Increase: The Credit Limit stated in the Agreement and the Security Instrument is hereby increased by \$50,000.00, from the current amount of \$50,000.00 to the increased amount of \$100,000.00. 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 and your obligation not to request or obtain a credit advance that will cause your Account balance to exceed your Credit Limit, remain in full force and effect (except for any changes resulting from the amendment of the Agreement referenced above).

- 3. Other Changes to the Agreement. The terms and conditions of the Agreement have been amended in certain respects, and reference is made to the amended Agreement for information relating to the same.
- 4. Definition of Terms. Except as otherwise provided in this Modification, the terms used in this Modification shall have the same meanings as the same or substantially equivalent terms used in the Security Instrument, whether or not the terms used in this Modification or the Security Instrument, are capitalized.

Property Address:

4330 N LINCOLN AVE CHICAGO, IL 60618-1712

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By signing below, Bank and Grantor/Mortgagor accept and agree to the terms and conditions of this Modification effective as of the date first set forth above.

BANK:
By: Ba k Officer Signature)
(Printed Fank Officer Name)
Its: 1 Cam Manager (Bank Officer Tite)
C
00/C
T COUNTY O
STATE OF HINDS ON
STATE OF ILLINOIS COUNTY OF BLYCK SS
The foregoing instrument was acknowledged before me this OH day of July 07, by Manager of (Printed Bank Officer Name) WASHINGTON MUTUAL BANK
WITNESS my hand and official seal My commission expires: My commission expires: Morch 24, 2010
Notary Public

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GRANTOR/MORTGAGOR:

STEVEN E GROSS

CHRISTINE M SCHAAF

Property of Cook County Clerk's Office

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STATE OF ILLINOIS) SS COUNTY OF COOF The foregoing instrument was acknowledged before me this and STEVEN E GROSS and CHRISTINE M SCHAAF and and and and Liconse Drivers who is/are personally to wn to me or has produced as identification.

OFFICIAL SEAL
DUNIEL R SCOTT
Notary PUDIT: - State of Illinois

My Commission expires Mar 9, 2010

Commission Number:

Notary public in and for the state of

Torts Office

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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 6 IN GRANT PARK ADDITION BEING A SUBDIVISION OF LOT 1 IN BLOCK 1 OF SUSDIVISION OF THE SOUTHWEST QUARTER OF SECTION 18, TOWNSHIP 40 N JETH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COC (COUNTY, ILLINOIS.