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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 0833319042 Fee: \$50.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/28/2008 11:31 AM Pg: 1 of 7

Property of Cook County Clerk's Office

The property identified as: PIN: 13-28-115-013-0000

Address:

Street: 5219 W Nelson St

Street line 2:

City: Chicago

State: IL

ZIP Code: 60641

Lender: Washington Mutual

Borrower: Rosemary E. Bidne

Loan / Mortgage Amount: ^{12,000 (M)} ~~\$10,000.00~~

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

S-7
P-7
M-ND
MP.

Certificate number: 294F0C00-D273-4BB4-BCE8-3C6755CDF56B

Execution date: 08/19/2008

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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:

CHRISTOPHER VERDEROSA
 WASHINGTON MUTUAL BANK
 3990 S BABCOCK ST
 MELBOURNE, FL 32901-8212



**MODIFICATION OF THE WaMu Equity Plus™
 SECURITY INSTRUMENT**

Account Number: 0672034204

Grantor/Mortgagor:
 MONA BRADFORD

This Modification of the WaMu Equity Plus (TM) Security Instrument ("Modification") is made and entered into on September 17, 2007 by and between WASHINGTON MUTUAL BANK ("we," "us," "our," or "Bank") and the other person(s) signing below ("collectively, the Grantor/Mortgagor").

Bank and Grantor/Mortgagor are parties to a WaMu 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 (collectively, 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 mortgage, 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 08/31/2006 as Instrument No. 0624306110, 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 20-18-416-025 more particularly described in Exhibit "A" attached to 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

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0672034204

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 \$12,000.00, from the current amount of \$30,000.00 to the increased amount of \$42,000.00. 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:

6104 S WINCHESTER AVE CHICAGO, IL 60636-2119

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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:

WASHINGTON MUTUAL BANK

By: Linda L Brown
(Bank Officer Signature)

Linda L Brown
(Printed Bank Officer Name)

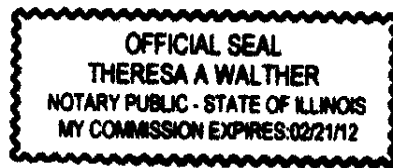
Its: Authorized Signer
(Bank Officer Title)

STATE OF ILLINOIS)
COUNTY OF DuPage) SS

The foregoing instrument was acknowledged before me this 30th day of August 2008, by Linda L. Brown as AUTHORIZED SIGNER of WASHINGTON MUTUAL BANK
(Printed Bank Officer Name) (Bank Officer Title)

WITNESS my hand and official seal

My commission expires: 2-21-12
Theresa A Walther
Notary Public




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0672034204

GRANTOR/MORTGAGOR:

Mona Bradford
MONA BRADFORD

Property of Cook County Clerk's Office



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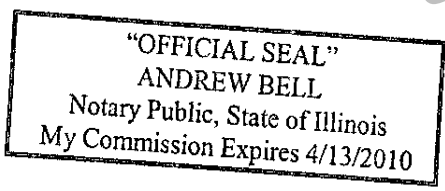
0672034204

STATE OF ILLINOIS)
COUNTY OF Cook) SS

The foregoing instrument was acknowledged before me this 25th day of August, 2008 by:
MONA BRADFORD _____ and

who is/are personally known to me or has produced drivers license
as identification.

Andrew Bell
Printed/Typed Name: Andrew Bell
Notary public in and for the state of IL
Commission Number: JJ439



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Exhibit A

NAME(S): MONA BRADFORD

LOAN #: 0672034204

LONG LEGAL: 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 177 IN E.A. CUMMINGS AND COMPANY'S 63RD STREET SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX MAP#: 20-18-416-025

Property of Cook County Clerk's Office