

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN:** 07-20-314-002-0000

**Address:**

**Street:** 1925 WESTON LN

**Street line 2:**

**City:** SCHAUMBURG

**State:** IL

**ZIP Code:** 60193

**Lender:** Washington Mutual

**Borrower:** Harold J Christopher

**Loan / Mortgage Amount:** \$72,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the loan is a HELOC which is not simultaneous with a new first mortgage.

**Certificate number:** 90EDA58A-8DA5-4E0A-832F-B33637AB9346

**Execution date:** 08/07/2008

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AFTER RECORDING, RETURN TO:  
 AMERICAN TITLE, INC.  
 P.O. BOX 641010  
 OMAHA, NE 68164-1010

ATI# 000901200002

This Modification Agreement was prepared by:

JENNIFER JONES  
 WASHINGTON MUTUAL BANK  
 3990 S BABCOCK ST  
 MELBOURNE, FL 32901-8212



**WaMu**

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

Grantor/Mortgagor:

Account Number: 0675079016

HAROLD J CHRISTOPHER AND CHRISTINE J CHRISTOPHER

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on August 7, 2008 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 02/14/2006 as Instrument No. \_\_\_\_\_, 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 07-20-314-002-0000 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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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 \$52,000.00, from the current amount of \$20,000.00 to the increased amount of \$72,000.00. 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:

1925 WESTON LN SCHAUMBURG, IL 60193-1179

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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: *Elizabeth Fern*  
(Bank Officer Signature)

Elizabeth Fern  
(Printed Bank Officer Name)

Its: Officer  
(Bank Officer Title)

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF Cook )

The foregoing instrument was acknowledged before me this 14<sup>th</sup> day of AUGUST, 2008, by ELIZABETH FERN as OFFICER of WASHINGTON MUTUAL BANK.  
(Printed Bank Officer Name) (Bank Officer Title)

WITNESS my hand and official seal

My commission expires: 10/24/2011

*Michael Mancini*  
Notary Public  
Michael Mancini

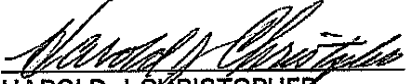


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GRANTOR/MORTGAGOR:



HAROLD J CHRISTOPHER



CHRISTINE J CHRISTOPHER

Property of Cook County Clerk's Office

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STATE OF ILLINOIS )  
 ) SS  
COUNTY OF Cook )

The foregoing instrument was acknowledged before me this 7th day of AUGUST, 2008 by:

HAROLD J CHRISTOPHER and  
CHRISTINE J CHRISTOPHER and  
\_\_\_\_ and  
\_\_\_\_ and  
\_\_\_\_ and  
\_\_\_\_ and  
\_\_\_\_ and

who is/are personally known to me or has produced ILLINOIS DRIVERS LICENSE as identification.



Michael Mancini  
Printed/Typed Name: MICHAEL MANCINI  
Notary public in and for the state of ILLINOIS  
Commission Number: 1012412011

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## EXHIBIT "A" ATTACHMENT TO MODIFICATION AGREEMENT

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 73 IN WEATHERSFIELD UNIT 2, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 6, 1959 AS DOCUMENT NUMBER 17587798 IN COOK COUNTY, ILLINOIS.