



After recording return to:

444 OXFORD VALLEY ROAD  
SUITE 300  
LANGHORNE, PA 19047  
ATTN: GROUP 9, INC.

Doc#: 0909049138 Fee: \$50.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/31/2009 02:32 PM Pg: 1 of 7

This Modification Agreement was prepared by:

ABIRAMI VIJAYKUMAR  
WASHINGTON MUTUAL BANK  
3050 HIGHLAND PKWY  
DOWNERS GROVE, IL 60515-5564



## MODIFICATION OF THE WaMu Equity Plus<sup>®</sup> SECURITY INSTRUMENT

Grantor/Mortgagor:

Account Number: 0750799470

RICHARD OWEN TRACY WHO ACQUIRED TITLE AS RICHARD TRACY AND KENNETH P SASHKO WHO ACQUIRED TITLE AS KENNETH SASHKO

This Modification of the WaMu Equity Plus(R) Security Instrument ("Modification") is made and entered into on November 1, 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 09/29/2006 as Instrument No. 0627222133, 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 16-12-214-017 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

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0750799470

prevail over 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 \$30,000.00, from the current amount of \$100,000.00 to the increased amount of \$130,000.00. 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:

2428 W OHIO ST CHICAGO, IL 60612-1220

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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)

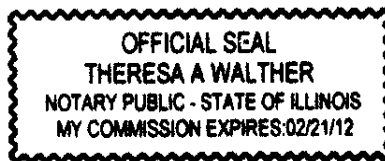
Its: Authorized Signer  
(Bank Officer Title)

STATE OF ILLINOIS )  
COUNTY OF DuPage ) SS

The foregoing instrument was acknowledged before me this 5th day of October, 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

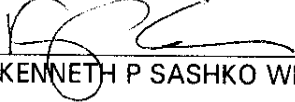


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GRANTOR/MORTGAGOR:

  
RICHARD OWEN TRACY WHO ACQUIRED TITLE AS RICHARD TRACY

  
KENNETH P SASHKO WHO ACQUIRED TITLE AS KENNETH SASHKO

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 7 day of November, 2008 by:

RICHARD OWEN TRACY WHO ACQUIRED TITLE AS RICHARD TRACY and  
KENNETH P SASHKO WHO ACQUIRED TITLE AS KENNETH SASHKO and

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ and

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



J. Santana  
Printed/Typed Name: J. Santana  
Notary public in and for the state of Illinois  
Commission Number: 693701

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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 92 IN MARY ANN BAYLEY'S SUBDIVISION OF BLOCK 8 IN  
WRIGHT AND WEBSTER'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION  
12. TOWNSHIP 39 NORTH. RANGE 13 EAST OF THE THIRD PRINCIPAL  
MERIDIAN.

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## LENDER IDENTIFICATION RIDER TO MODIFICATION OF SECURITY INSTRUMENT

Account Number: 1009283076

**THIS LENDER IDENTIFICATION RIDER TO MODIFICATION OF SECURITY INSTRUMENT** is attached to, incorporated into, and shall be deemed to amend and supplement the Modification of Security Instrument (the "Modification") of this same date herewith amending the Credit Limit in the mortgage, deed of trust, deed to secure debt, or security deed previously given by the undersigned ("Grantor/Mortgagor") to secure Grantor/Mortgagor's WaMu Equity Plus Agreement and Disclosure ("Agreement") given by Grantor/Mortgagor to Washington Mutual Bank, Washington Mutual Bank, FA or Washington Mutual Bank fsb, as specifically designated in the Modification ("Washington Mutual Bank"), and covering the property commonly known as:

Property Address: 2428 W OHIO ST CHICAGO IL 60612-1220

Pursuant to a Purchase and Assumption Agreement dated September 25, 2008, JPMorgan Chase Bank, National Association acquired loans and certain other assets of Washington Mutual Bank from the Federal Deposit Insurance Corporation acting as receiver. Therefore:

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Modification and the Security Instrument, the parties hereto further agree that the Modification and the Security Instrument are amended as follows:

"Lender," "Beneficiary," or "Bank" as designated in the Modification and the Security Instrument, is JPMORGAN CHASE BANK, National Association. JPMORGAN CHASE BANK, National Association, is a national banking association organized and existing under the laws of the United States of America, and is regulated by the Office of the Comptroller of the Currency

**BY SIGNING BELOW, Mortgagor/Grantor accepts and agrees to the terms and covenants contained in this Lender Identification Rider to Modification of Security Instrument.**

*Richard Owen Tracy who acquired title as Richard Tracy* 11/01/08  
Name RICHARD OWEN TRACY WHO ACQUIRED TITLE AS RICHARD TRACY Date

*Kenneth P Sashko who acquired title as Kenneth Sashko* 11/1/08  
Name KENNETH P SASHKO WHO ACQUIRED TITLE AS KENNETH SASHKO Date

\_\_\_\_\_  
Name Date

\_\_\_\_\_  
Name Date

Signers must match security instrument.