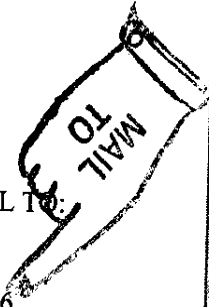


# UNOFFICIAL COPY

Recording Requested by  
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: **DAWNA BREEDLOVE**  
CLD Deficiency Department  
DOC. ID#: **000299746482005N**



Doc#: **0426622029**  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 09/22/2004 07:48 AM Pg: 1 of 3

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this 3rd day of August, 2004 between **MARGARET M KABALA**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE** between, **MBNA AMERICA ( DELAWARE ), NA**, and **MARGARET M KABALA TRUSTEE OF THE KABALA REVOCABLE LIVING TRUST DATED 1-30-1999**, dated April 15, 2003 and recorded on May 20, 2003 as Instrument Number **314039003** in the Official Records of the **COOK** County, State of **ILLINOIS** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**5815 NORTH HARLEM AVENUE  
CHICAGO, IL 60631**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO CORRECT THE VESTING SECTION OF THE ORIGINAL RECORDED DEED OF TRUST FROM MARAGRET M KABALA TO MARGARET M KABALA TRUSTEE REVOCABLE LIVING TRUST DATED 1-30-1999**

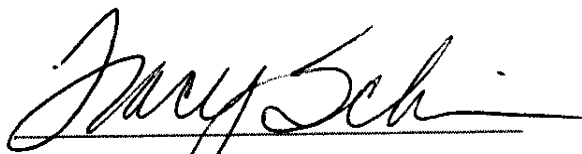
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

*Syes*  
*P3*  
*S mo*  
*m yes*  
*Jr*

# UNOFFICIAL COPY

Countrywide Home Loans, Inc.



By: Tracy Schreiner  
Its: Assistant Vice President

*Margaret M. Kabala* TRUSTEE of the  
MARGARET M KABALA *KABALA REVOCABLE*  
*LIVING TRUST*

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

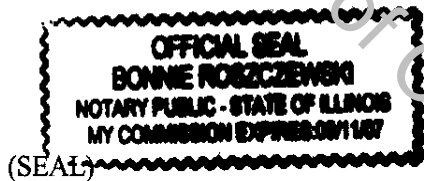
# UNOFFICIAL COPY

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF COOK )

On this 13<sup>th</sup> Day of August 2004, BEFORE ME,  
BONNIE ROSZCZEWSKI  
(Notary Public)

personally appeared, **MARGARET M KABALA**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

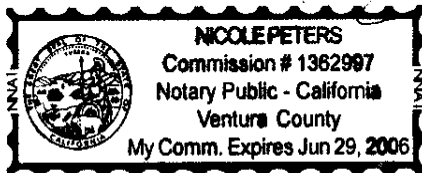


[Signature]  
Notary Public  
Commission Expires: 9-11-07

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 9 day of Sept 2004, before me, **Nicole Peters**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President for Countrywide Home Loans, Inc.**, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



[Signature]  
Notary Public

Commission Expires: \_\_\_\_\_

(SEAL)

June 29, 2006