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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: **EMILY JOAN SANKO**
CLD Deficiency Department
DOC. ID#: **000270183172005N**

Doc#: **0433512137**
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 11/30/2004 02:48 PM Pg: 1 of 4

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

This Loan Modification Agreement (the "Agreement"), made this **27th** day of **September**, **2004** between **HATTIE S STEWART**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC**, and **HATTIE S STEWART, AN UNMARRIED WOMAN**, dated **July 15, 2003** and recorded on **August 12, 2003** as Instrument Number **322442131** 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: **5055 W MADISON STREET UNIT 404
SKOKIE, IL 60077**

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

- **TO ADD THE LEGAL DESCRIPTION WHICH WAS OMITTED AT THE TIME OF RECORDING. A COPY OF WHICH IS ATTACHED HERETO AS EXHIBIT "A".**

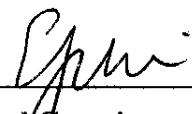
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

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Countrywide Home Loans, Inc.



By: **Edward Gerovian**
Its: **Assistant Vice President**



HATTIE S STEWART

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

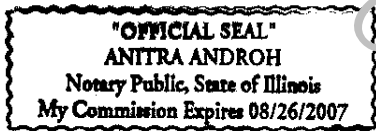
On this 1st Day of November 2004, BEFORE ME,

Anitra Androh
(Notary Public)

personally appeared, **HATTIE S STEWART**, 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

Anitra Androh
Notary Public



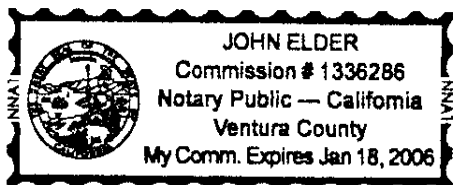
(SEAL)

Commission Expires: August 26, 2007

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 16 day of Nov. 2004, before me, **John Elder**, Notary Public, personally appeared **Edward Gerovian**, **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.



(SEAL)

John Elder
Notary Public

Commission Expires: _____

January 18, 2006

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EXHIBIT "A" LEGAL DESCRIPTION

PARCEL 1:

UNIT 1-404 IN MADISON PLACE CONDOMINIUMS AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PROPERTY: EASTERLY MOST 178.00 FEET OF LOT 1 IN MADISON PLACE CONDOMINIUMS, BEING A RESUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0021302667, TOGETHER WITH ITS PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO USE PARKING SPACE P-49 AND P-50 AND STORAGE SPACE S-49 AND S-50 LIANED COMMON ELEMENTS AS DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0021302667 AND THE SURVEY ATTACHED THERETO.

PARCEL 3:

EASEMENT FOR STORM WATER DETENTION FOR THE BENEFIT OF PARCEL 1, CREATED BY THE DEED RECORDED JUNE 15, 1994 AAS DOCUMENT 94530404 OVER AND UPON LOT 2 IN MADISON PLACE CONDOMINIUMS PLAT OF RESUBDIVISION AND CONSOLIDATION BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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