



0436222166

Recording Requested by  
**Countrywide Home Loans, Inc.**

Doc#: 0436222166  
Eugene "Gene" Moore Fee: \$30.50  
Cook County Recorder of Deeds  
Date: 12/27/2004 10:56 AM Pg: 1 of 4

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#: 000389909172005N



Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE  
MORTGAGE (LINE OF CREDIT)**

This Loan Modification Agreement (the "Agreement"), made this **20th** day of **October**, **2004** between **JAMES SCHEMITSCH**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC**, and **JAMES SCHEMITSCH**, dated **December 18, 2003** and recorded on **January 07, 2004** as **Instrument Number 0400716042** 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:

**1910 S. INDIANA AVE #623  
CHICAGO, IL 60616**

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

- **TO ADD THE COUNTY NAME ON THE NOTARY SECTION WHICH WAS OMITTED AT THE TIME OF RECORDING.**
- **TO ADD THE LEGAL DESCRIPTION WHICH WAS OMITTED AT THE TIME OF RECORDING.**

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.

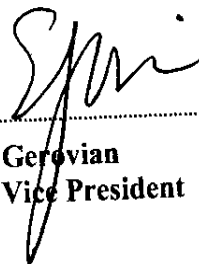
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain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

*S Y  
P4  
M Y  
BMR*

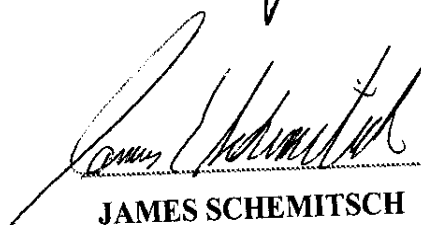
*30.50 ✓*

# UNOFFICIAL COPY

Countrywide Home Loans, Inc.



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



**JAMES SCHEMITSCH**

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

# UNOFFICIAL COPY

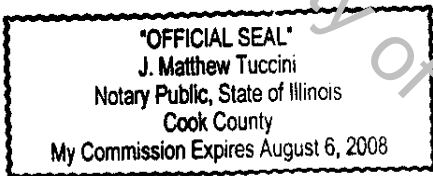
STATE OF Illinois )  
 ) SS.  
COUNTY OF Cook )

On this 24th Day of November 2004, BEFORE ME,

Joseph Matthew Tuccini  
(Notary Public)

personally appeared, **JAMES SCHEMITSCH**, 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



J. Matthew Tuccini  
Notary Public

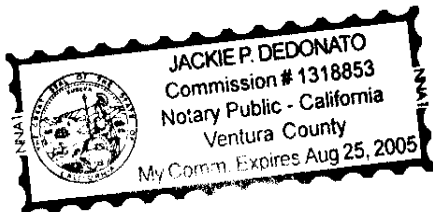
Commission Expires: 8/6/08

(SEAL)

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 14th day of December 2004, before me, **Jackie P DeDonato**, 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.



Jackie P. DeDonato  
Notary Public

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

**August 25, 2005**

(SEAL)

# UNOFFICIAL COPY

## **EXHIBIT "A"** **LEGAL DESCRIPTION**

UNIT 623 AND PARKING SPACE 66 IN SAID HOME PLAYS CONDOMINIUM, AS DELINEATED ON THE SURVEY OF CERTAIN LOTS ON EARTH TOWNSHIP IN S. HAYEN'S SUBDIVISION, BEING A SUBDIVISION LOCATED IN SECTION 22, TOWNSHIP 29 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO DECLARATION OF CONDOMINIUM CURRENTLY RECORDED DECEMBER 5, 1999 AS DOCUMENT 0916903 AND ASF AMENDED THEREIN, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN INDIVIDUAL PERCENTAGE INTEREST IN THE COMMON ELEMENTS AFFURISHED TO SAID UNIT, AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME, TOGETHER WITH THE EXCLUSIVE USE AND POSSESSION OF STORAGE AREA 0603, A LIMITED COMMON ELEMENT AS DELINEATED IN SAID DECLARATION.

Property of Cook County Clerk's Office