

UNOFFICIAL COPY

When recorded mail to:  
LSI - North Recording Division  
5029 Dudley Blvd  
McClellan, CA 95652  
(800) 964-3524 Option 3, Uninsured  
**Attn: Shipping Department**  
**Loan No. 132721**



Doc#: 0436322239  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 12/28/2004 02:00 PM Pg: 1 of 3

MIN# 100239920616dbt71b  
APN: 24-12-429-045

(Space above this line for Recorder's Use)

**MODIFICATION AGREEMENT TO THE PROMISSORY NOTE AND MORTGAGE**

THIS AGREEMENT made on November 4, 2004 by and between, MERS (Mortgage Electronic Registration Systems, Inc) herein designated as the BENEFICIARY, and John Murray herein designated as BORROWER:

WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower in the amount of \$ 174,000.00 dated August 6, 2004, which Note is secured by the Mortgage dated August 6, 2004 recorded in the Office of the County Recorder of Cook, Illinois, instrument Number 0424318056 on 8/30/04, of Official Records of said County, legally described as follows:

Parcel ID Number: 24-12-429-045

Property Address: 10217 South California Avenue Chicago, Illinois 60655

*See Attached Exhibit A for legal description*  
NOW THEREFORE, for value received, the parties hereto do modify the above referenced Note and Mortgage as follows:

**Section 4 ( C ) of the Adjustable Rate Note and Adjustable Rate Rider is modified to read:**

**Before each Change Date, the Note Holder will calculate my new interest rate by adding five and 750/1000 percentage points (5.75%) to the Current Index.**

Nothing herein contained shall in any manner whatsoever alter, amend, modify or change any other terms or conditions of the above referenced Note and Mortgage except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this Modification; all rights of the BENEFICIARY shall be and shall remain in full force and effect as though this Modification had been originally specified in the original Note and Mortgage.

PAGE 1 OF 2

Prepared By: Ed Jamieson  
1833 Aton Parkway  
Irvine, CA 92606

S-Y  
P-3  
S-Y  
M-Y  
MIT

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Borrower: John Murray  
John Murray

BY: Linda Melville  
Linda Melville, Corporate Compliance Manager

State Of Illinois  
County Of Cook

State Of: CALIFORNIA  
County Of: ORANGE

On 11/6/04, before me,  
Brian Wilson, a Notary  
Public in and for said county and state personally  
appeared: John Murray

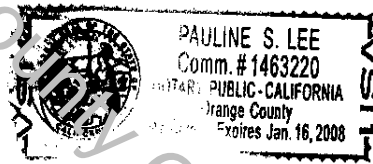
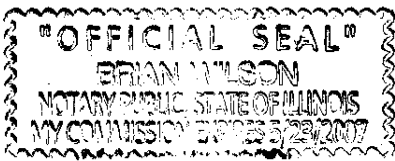
On November 19, 2004, before me,  
Pauline S Lee, a Notary  
Public in and for said county and state personally  
appeared: Linda Melville

personally know 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 within 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  
agreement.

personally know to me to be the person whose name  
is subscribed to the within instrument and  
acknowledged to me that he executed the same in  
his authorized capacity, and that by his signature on  
the instrument the Person, or the entity upon behalf  
of which the person acted, executed the agreement.

WITNESS my hand and official seal.

WITNESS my hand and official seal.



Signature Brian Wilson (seal)

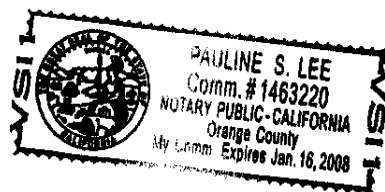
Signature Pauline S Lee (seal)

Brian Wilson  
Name (typed or printed)

Pauline S Lee  
Name (typed or printed)

My commission expires: 5/23/07

My commission expires: Jan 16 2008



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Loan Number: 2061666171

Date: AUGUST 6, 2004

Property Address: 10217 SOUTH CALIFORNIA AVENUE, CHICAGO, ILLINOIS 60655

## EXHIBIT "A"

### LEGAL DESCRIPTION

The land referred to in the Commitment is described as follows:

LOT FIFTY TWO (52) IN A.A. HERMANN'S CALIFORNIA AVENUE RESUBDIVISION OF SUNDRY LOTS IN BLOCKS 9, 10, 27 AND 28 IN BEVERLY RIDGE SUBDIVISION; ALSO SUNDRY LOTS ON BLOCK 8 IN SECOND ADDITION TO BEVERLY RIDGE, ALL IN SECTION TWELVE (12), TOWNSHIP THIRTY SEVEN (37) NORTH, RANGE THIRTEEN (13), ACCORDING TO THE PLAT RECORDED IN COOK COUNTY AS DOCUMENT NUMBER 15540199.

PERMANENT TAX NUMBER: 24-12 429-045

TO HAVE AND TO HOLD TO THE USE AND BENEFIT OF THE PARTIES OF THE PARTS TO THE FOREGOING INSTRUMENT, THE ORIGINAL INSTRUMENT BEING THE ORIGINAL INSTRUMENT OF RECORD, THE ORIGINAL INSTRUMENT OF RECORD BEING THE ORIGINAL INSTRUMENT OF RECORD.

I HEREBY CERTIFY THAT THIS IS BE A TRUE AND CORRECT COPY OF THE ORIGINAL INSTRUMENT OF RECORD.  
Escrow Division

A.P.N. # : 24-12-429-045