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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: **BRYAN KOOBIE**
CLD Deficiency Department
DOC. ID#: **000396159172005N**



COOK COUNTY RECORDER OF DEEDS
EUGENE "GENE" MOORE



Doc#: **0506912203**
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 03/10/2005 03:10 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 **20th** day of **October**, **2004** between **SCOTT S CHON**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC**, and **SCOTT S CHON**, dated **October 21, 2003** and recorded on **December 01, 2003** as **Instrument Number 0333502130** 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:

**131 PATRICK AVENUE
WILLOW SPRINGS, IL 60480**

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

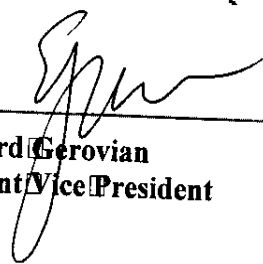
- **TO ADD THE COUNTY NAME ON THE NOTARY SECTION WHICH WAS OMITTED AT THE TIME OF RECORDING.**

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.

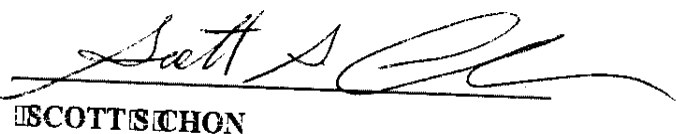
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain 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.

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Countrywide Home Loans, Inc.



By: Edward Gerovian
Its: Assistant Vice President



SCOTT THON

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF IL

COUNTY OF Cook

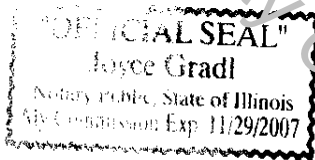
On this 7th Day of February 2005 ~~2004~~ BEFORE ME,

Joyce Gradl

(Notary Public)

personally appeared, **SCOTT SCHON**, 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



Joyce Gradl
Notary Public

(SEAL)

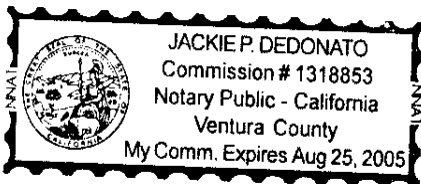
Commission Expires: 11/29/07

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 23rd day of February 2005 ~~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: _____

(SEAL)

August 25, 2005

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LEGAL DESCRIPTION

EXHIBIT "A"

File No.: 332390

Unit 1903-E together with its undivided percentage interest in the common elements in Renaissance Station Condominium, as delineated and defined in the Declaration recorded as document number 00885118, in the Southwest 1/4 of Section 33, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

18-33-310-050-1121

Property of Cook County Clerk's Office