

# 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: **BRANDY MCKAY**  
CLD Deficiency Department  
DOC. ID#: **000252141372005N**



Doc#: **0507716150**  
Eugene "Gene" Moore Fee: \$30.50  
Cook County Recorder of Deeds  
Date: 03/18/2005 02:38 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 **14th** day of **February**, **2005** between **PHYLLIS LEVENS**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **PHYLLIS LEVENS**, dated **March 12, 2003** and recorded on **March 27, 2003** as **Instrument Number 30411670, Book Number 6087, Page Number 130** 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:

**1550 N LAKESHORE DRIVE, #24G  
CHICAGO, IL 60610**

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

- **TO CORRECT THE NOTARY SECTION OF THE MORTGAGE (LINE OF CREDIT)  
PAGE 6.**

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.

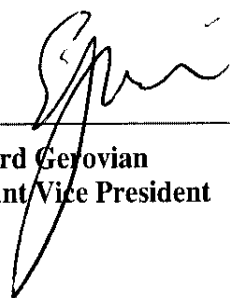
SY  
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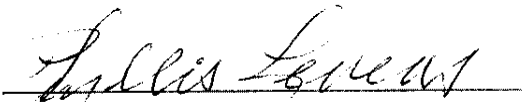
BMR

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Countrywide Home Loans, Inc.




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

  
**PHYLLIS LEVENS**

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

"OFFICIAL SEAL"  
Jenna Uk  
Notary Public, State of Illinois  
My Commission Expires Dec. 1, 2008

  
2-6-05

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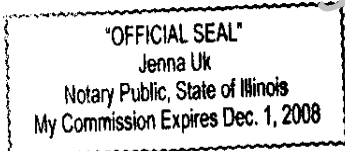
STATE OF IL )  
 ) SS.  
COUNTY OF Cook )

On this 24 Day of Feb 2005, BEFORE ME,

Jenna UK  
(Notary Public)

personally appeared, **PHYLLIS LEVENS**, 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



Jenna UK  
Notary Public

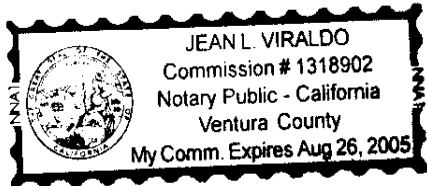
(SEAL)

Commission Expires: 12-1-08

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 3 day of March 2005, before me, **Jean L Viraldo**, 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.



Jean L Viraldo  
Notary Public

(SEAL)

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

August 26, 2005

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DOC ID # 0002521413758078

and further described as:

UNIT NO. 24G AS DELINEATED UPON SURVEY OF LOTS 1, 2, 3, 4, AND 5 AND THE NORTH 15 FEET 4 INCHES OF LOT 6 IN BLOCK 1 IN THE RESUBDIVISION BY CATHOLIC BISHOP OF CHICAGO AND VICTOR F. LAWSON OF BLOCK 1 IN THE CATHOLIC BISHOP OF CHICAGO'S LAKE SHORE DRIVE ADDITION IN THE NORTH 1/2 OF FRACTIONAL SECTION 3, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED

AS EXHIBIT A TO DECLARATION OF OWNERSHIP MADE BY AMALGAMATED TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 15, 1977 AND KNOWN AS TRUST NUMBER 1550, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 24132177, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM AFORESAID (EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION OF CONDOMINIUM AND SURVEY) IN COOK COUNTY, ILLINOIS.

Parcel ID #: 17-03-101-029-1155

The Premises includes all buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ 50,000.00 or so much thereof as may be advanced and re-advanced from time to time to  
PHYLLIS LEVENS

the Borrower(s) under the Home Equity Credit Line Agreement and Disclosure Statement (the "Note") dated March 12, 2003, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

**BORROWER'S IMPORTANT OBLIGATIONS:**

(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(b) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

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