

# 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: **EMMA LYNN FASSBENDER**  
CLD Deficiency Department  
DOC. ID#: **000318191992005N**

Doc#: **0508945081**  
Eugene "Gene" Moore Fee: \$30.50  
Cook County Recorder of Deeds  
Date: 03/30/2005 10:34 AM 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 **7th** day of **October**, **2004** between **MICHAEL VELIZ, AND ROSE L. VELIZ**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **MICHAEL VELIZ, AND ROSE L. VELIZ, HUSBAND AND WIFE AS JOINT TENANTS**, dated **July 25, 2003** and recorded on **August 04, 2003** as **Instrument Number 321647216** 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:

**2635 W. ALTGELD STREET  
CHICAGO, IL 60647**

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

- **TO ADD THE BORROWER'S NAMES ON THE NOTARY SECTION WHICH WERE 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.

3-  
P-  
S-y  
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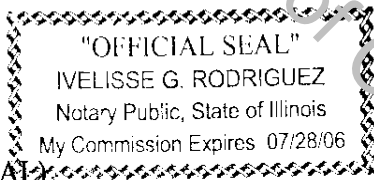
STATE OF IL )  
 ) SS.  
COUNTY OF COOK )

On this 13<sup>TH</sup> Day of November 2004, BEFORE ME,

Julisse M. Rodriguez  
(Notary Public)

personally appeared, **MICHAEL VELIZ, AND ROSE L VELIZ**, 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



(SEAL)

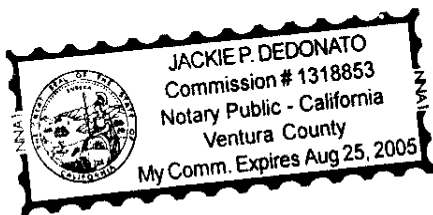
Julisse M. Rodriguez  
Notary Public

Commission Expires: 07/28/06

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 10<sup>th</sup> 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.



(SEAL)

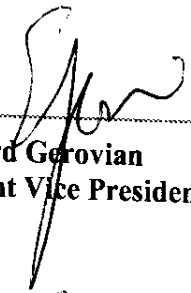
Jackie P. DeDonato  
Notary Public

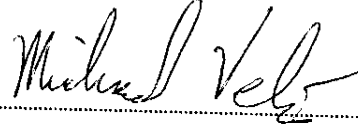
Commission Expires: \_\_\_\_\_

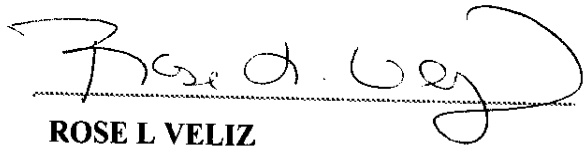
**August 25, 2005**

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Countrywide Home Loans, Inc.

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

  
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**MICHAEL VELIZ**

  
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**ROSE L VELIZ**

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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EXHIBIT "A"

## LEGAL DESCRIPTION

LOT 1 IN THE RE-SUBDIVISION OF LOTS 29 TO 32 IN BLOCK 12 IN HARRIET FARLIN'S SUBDIVISION OF THE WEST  $\frac{1}{2}$  OF THE EAST  $\frac{1}{2}$  OF THE SOUTHWEST  $\frac{1}{4}$  OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID #13-25-426-019-0000

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