

UNOFFICIAL COPY



0511822135

Recording Requested by
Countrywide Home Loans, Inc.

Doc#: 0511822135
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 04/28/2005 01:15 PM Pg: 1 of 4

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#: 000515100832005N

Space Above for Recorder's Use

COOK COUNTY RECORDER OF DEEDS
EUGENE "GENE" MOORE
MAIL TO

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

This Loan Modification Agreement (the "Agreement"), made this 4th day of March, 2005 between **MARK W ARNOLD, AND LAURIE L ARNOLD**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **MBNA AMERICA (DELAWARE), N.A.**, and **MARK W ARNOLD, AND LAURIE L ARNOLD, HUSBAND AND WIFE AS JOINT TENANTS**, dated **February 12, 2004** and recorded on **February 23, 2004** as **Instrument Number 0405445090** 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:

**9342 S 77TH AVE
HICKORY HILLS, IL 60457**

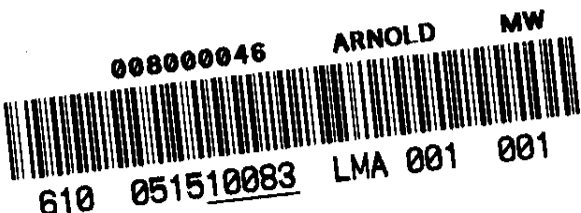
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

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

SV
P4
MY
BANK



008000046

ARNOLD

MW

610

051510083

LMA 001

001

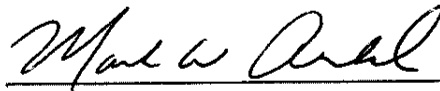
305

UNOFFICIAL COPY

Countrywide Home Loans, Inc.



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



MARK W ARNOLD



LAURIE L ARNOLD

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

UNOFFICIAL COPY

STATE OF Illinois)
) SS.
COUNTY OF Cook)

On this 9th Day of March 2005, BEFORE ME,

Patricia A Tynski
(Notary Public)

personally appeared, **MARK W ARNOLD, AND LAURIE L ARNOLD**, 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

Patricia A Tynski
Notary Public



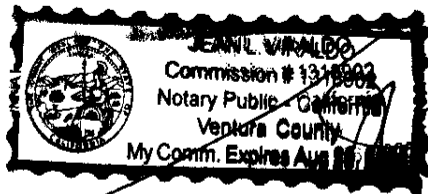
(SEAL)

Commission Expires: 9-18-2006

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

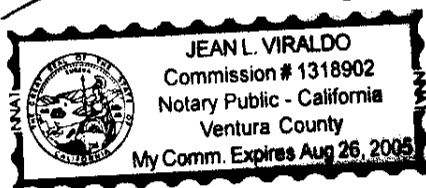
On this 13 day of April 2005, before me, **Jean L Viraldo**, Notary Public, personally appeared **Edward Gerovian**, Assistant Vice President for Countrywide Home Loans, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed 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

UNOFFICIAL COPY

Exhibit A

(Legal Description)

DOC ID #: 0005151008302004

and further described as:

SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: LOT 20
IN HICKORY HILLS SUBDIVISION OF THE WEST 1/2 OF THE EAST 30 ACRES OF THE
SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 12
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ADDRESS:
9342 S 77TH AVE.; HICKORY HILLS, IL 60457 TAX MAP OR PARCEL ID NO.:
23-04-312-014

Parcel ID #: 23-04-312-014

Property of Cook County Clerk's Office