

UNOFFICIAL COPY



Recording Requested by
Countrywide Home Loans, Inc.

Doc#: 0514512002
Eugene "Gene" Moore Fee: \$32.50
Cook County Recorder of Deeds
Date: 05/25/2005 09:24 AM Pg: 1 of 5

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: REGINA MARTINEZ
CLD Deficiency Department
DOC. ID#: 0514512005N



Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100015700037305469

This Loan Modification Agreement (the "Agreement"), made this **6th** day of **April**, **2005** between **ROBERT A CLAUSEN, AND MARY KAY CLAUSEN**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **June 22, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **July 12, 2004** as Instrument Number **0419433034** 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:

**535 WOODLAND LANE SOUTH
NORTHBELD, IL 60093**

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

- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PG 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.

Handwritten notes:
5/25/05
5:20
M/K
OKM

UNOFFICIAL COPY

Countrywide Home Loans, Inc.



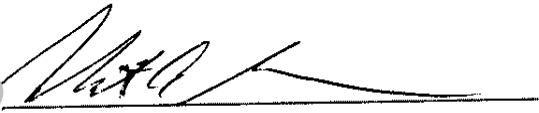
By: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration



By: Tracy Schreiner
Its: Assistant Vice President

Property of Cook County Clerk's Office



ROBERT A CLAUSEN



MARY KAY CLAUSEN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

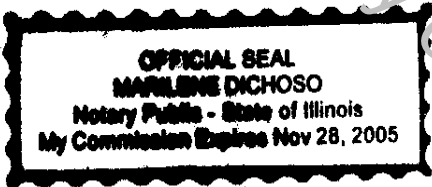
UNOFFICIAL COPY

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On this 21st Day of APRIL 2005, BEFORE ME,
MARILENE DICHOSO
(Notary Public)

personally appeared, **ROBERT A CLAUSEN, AND MARY KAY CLAUSEN**, 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



Marlene Dichoso
Notary Public

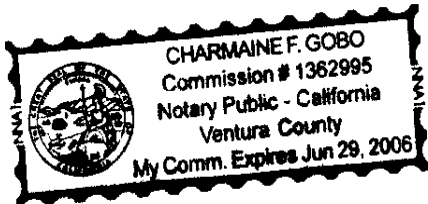
Commission Expires: 11/28/05

(SEAL)

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 21 day of April 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Tracy Schreiner**, 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.



Charmaine F. Gobo
Notary Public

Commission Expires: 6/29/06

(SEAL)

June 29, 2006

UNOFFICIAL COPY

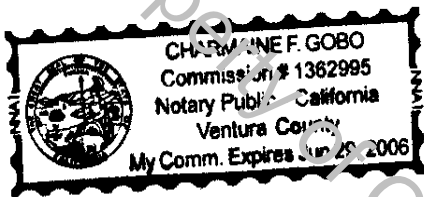
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 29 day of April 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Mortgage Electronic Registration, 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.



Charmaine F. Gobo

Notary Public

Commission Expires: 6/29/06

June 29, 2006

(SEAL)

Cook County Clerk's Office

UNOFFICIAL COPY

Exhibit A

(Legal Description)

DOC ID #: 0006318530606004

and further described as:

LOT 15 IN WOODLAND PARK BEING A SUBDIVISION OF THAT PART OF THE NORTH WEST 1/4 OR NORTH EAST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING WEST OF THE CENTER LINE OF HAPP ROAD IN COOK COUNTY, ILLINOIS.

Parcel ID #: 04-24-200-036

Property of Cook County Clerk's Office