

# UNOFFICIAL COPY



THIS INSTRUMENT PREPARED BY:  
Marilyn L Gates PTX 137  
6400 Legacy Drive, Plano, TX 75024

Doc#: 0515822187  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 06/07/2005 01:27 PM Pg: 1 of 3

When recorded mail to:  
LSI - North Recording Division  
5029 Dudley Blvd  
McClellan, CA 95652  
(800) 964-3524

1349907

LOAN NUMBER: 53021682A  
MIN: 1000157-0002961751-7

ASSESSOR PARCEL NUMBER: 14-20-111-023-0000  
MERS Phone: 1-888-679-6377

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)



## MODIFICATION AGREEMENT TO NOTE AND MORTGAGE

This Modification Agreement (the "Agreement") is made as of **March 28, 2005**, between **LINDA I SANCHEZ**, (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), Mortgage Electronic Registration Systems, Inc., ("Mortgagee"), and amends and supplements that certain Note and that certain Mortgage dated **September 30, 2003**, 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 filed for record **November 19, 2003**, in the Office of the Recorder of Deeds, Document No. **0332314068**, in Cook County, Illinois (the "Security Instrument"), and covering the real property with a common street address of: **3734 N BOSWORTH, CHICAGO, ILLINOIS 60613**, but more specifically described as follows.

**SEE ATTACHED "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.**

- The terms of the Note and Security Instrument are hereby amended and modified as follows:
  - a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
  - b. commencing on **April 1, 2005**, the interest on my Note shall be **6.125** percent per annum.
  - c. commencing on **May 1, 2005**, my regular monthly principal and interest payment under the Note shall be **\$5,161.95**.
  - d. the new Construction Completion Date is: **March 28, 2005**.
  - e. the new Promissory Note Maturity Date is: **April 1, 2035**.
  - f. Section 4 of the Note and the Adjustable Rate Rider to the Mortgage is: **No Longer Applicable**.
- Borrower consents to Lender attaching this Agreement to the Note itself.
- All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

**BORROWER:**

LINDA I SANCHEZ

Please see page 2 for Notary Acknowledgement for Borrower

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LOAN NUMBER: 33021682  
MIN: 1000157-0002961751-7

ASSESSOR PARCEL NUMBER: 14-20-111-023-0000  
MERS Phone: 1-888-679-6377

## MODIFICATION AGREEMENT TO NOTE AND MORTGAGE (Continued)

Notary Acknowledgement for Borrowers

State of ILLINOIS

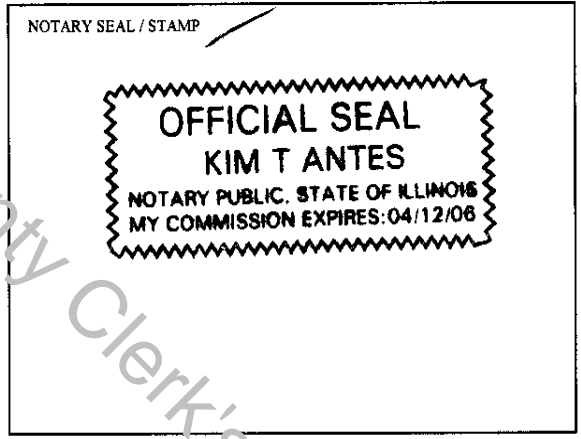
County of COOK

On APRIL 4, 2005, before me, the undersigned Notary Public, personally appeared LINDA I SANCHEZ, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the individual, or the entity upon behalf of which the individual acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Signature Kim T. Antes  
Kim T Antes

My Commission Expires 04/12/06



PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

Notary Acknowledgement for Lender and Mortgagee

State of Texas  
County of Collin

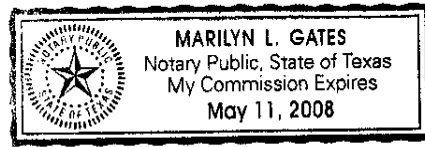
Countrywide Home Loans, Inc., and  
Mortgage Electronic Registration Systems, Inc.

Stephen M Heintz  
Stephen M Heintz, Vice President

On April 6, 2005, before me, the undersigned Notary Public, personally appeared Stephen M Heintz, Vice President, Countrywide Home Loans, Inc., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Public Marilyn L. Gates  
Marilyn L. Gates



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CHICAGO TITLE INSURANCE COMPANY

LOAN POLICY (1992)

SCHEDULE A (CONTINUED)

POLICY NO.: 1401 008168491 D1

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

LOT 56 IN OSCAR CHARLES TO LANE PARK, A SUBDIVISION OF LOT 15 IN BLOCK 4, LOT 15 IN BLOCK 5 AND LOT 14 IN BLOCK 6, IN LAKEVIEW SCHOOL SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ALSO NORTHWEST 1/4 OF SOUTHWEST 1/4 OF NORTHWEST 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

THIS DOCUMENT IS FILED FOR  
RECORD BY FIDELITY NATIONAL  
TITLE INS. CO. AS AN ACCOMODATION  
ONLY. IT HAS NOT BEEN EXAMINED  
AS TO ITS EXECUTION OR AS TO ITS  
EFFECT UPON THE TITLE.

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.