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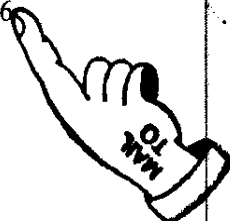


610 055582151 LMA 001 001

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: **REGINA MARTINEZ**
CLD Deficiency Department
DOC. ID#: 00555821512005N



Doc#: **0521053087**
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 07/29/2005 12:54 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 **9th** day of **March**, **2005** between **HEIDI CAMERON, AND BRUCE A CAMERON**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **AMERICA'S WHOLESALE LENDER**, and **HEIDI CAMERON, FORMERLY KNOWN AS HEIDI POULOS, MARRIED TO BRUCE A CAMERON**, dated **April 12, 2004** and recorded on **April 23, 2004** as **Instrument Number 411405097** 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: **1405 NORWELL LANE
SCHAUMBURG, IL 60193**

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**
- **TO ADD THE BORROWER'S INITIALS TO PG 6 OF THE MORTGAGE WHICH WAS 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.

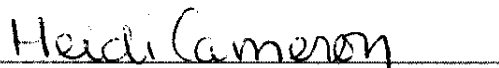
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain 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.

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Countrywide Home Loans, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



HEIDI CAMERON



BRUCE A CAMERON

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF IL)
) SS.
COUNTY OF Kane)

On this 15th Day of March 2005, BEFORE ME,

Joanne L Thomas
(Notary Public)

personally appeared, **HEIDI CAMERON, AND BRUCE A CAMERON**, 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



Joanne L Thomas
Notary Public

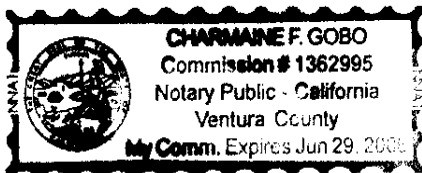
Commission Expires: 4/12/06

(SEAL)

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 4th day of July 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Tracy Schreiber**, 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

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Prepared by: LISA KELLY

AMERICA'S WHOLESALE LENDER

DATE:	04/12/2004	Branch #:	0000995
CASE #:		1011 WARRENVILLE RD. #115	
DOC ID #:	00005558215104004	LISLE, IL 60532	
BORROWER:	HEIDI CAMERON	Phone:	(630) 969-7600
PROPERTY ADDRESS:	1405 NORWELL LANE	Br Fax No.:	(630) 852-5700
	SCHAUMBURG, IL 60193		

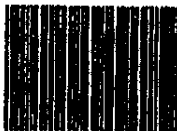
LEGAL DESCRIPTION EXHIBIT A

The land referred to in this Commitment is described as follows:

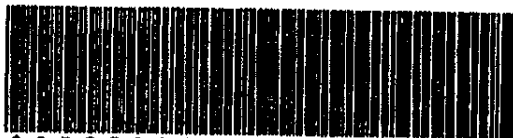
LOT 4295 IN WEATHERSFIELD UNIT NUMBER FOUR, BEING A SUBDIVISION IN SECTIONS 20, 28 AND 29, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACORDING TO THE PLAT THEREOF RECORDED AUGUST 31, 1961 AS DOCUMENT 18263706, IN COOK COUNTY, ILLINOIS.

FHA/VA/CONV

- Legal Description Exhibit A
- 1C404-XX (04/03)(d)



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Property of Cook County Clerk's Office