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Recording Requested by
Countrywide Home Loans, Inc.

Doc#: 0522122167
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 08/09/2005 01:58 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: **REGINA MARTINEZ**
CLD Deficiency Department
DOC. ID#: **000548101142005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

This Loan Modification Agreement (the "Agreement"), made this **12th** day of **May**, **2005** between **JOHN D KAYSER, AND KAROLYN A KAYSER**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **JOHN D KAYSER, MARRIED TO KAROLYN A KAYSER**, dated **May 25, 2004** and recorded on **June 14, 2004** as **Instrument Number 0416646041** 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:

1580 SHERMAN UNIT 403
EVANSTON, IL 60201

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.

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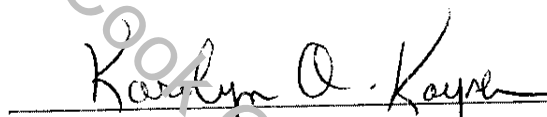
Countrywide Home Loans, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



JOHN D KAYSER



KAROLYN A KAYSER SIGNING SOLELY TO WAIVE
HOMESTEAD RIGHTS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Coconino County Clerk's Office

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On this 13th Day of July 2005, BEFORE ME,
MARILENE DICHOZO
(Notary Public)

personally appeared, **JOHN D KAYSER, AND KAROLYN A KAYSER**, 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 he person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



Marlene Dichoso
Notary Public

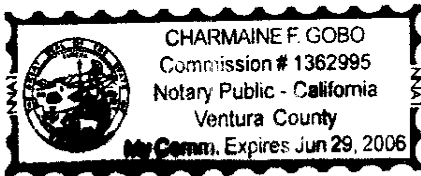
Commission Expires: 11/28/05

(SEAL)

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 24 day of July 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

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Prepared by: JAY CRIHFIELD

COUNTRYWIDE HOME LOANS, INC.

DATE: 05/25/2004
CASE #:
DOC ID #: 0000481011405004
BORROWER: JOHN S. KAYSER
PROPERTY ADDRESS: 1080 SHERMAN UNIT 403
EVANSTON, IL 60201

Branch #: 0000150
1210 CENTRAL AVE., 2ND FL EAST
WILMETTE, IL 60091
Phone: (847)920-9560
Br Fax No.: (847)920-9621

LEGAL DESCRIPTION EXHIBIT A

PARCEL 1: UNIT 403 IN THE OPTIMA TOWERS EVANSTON CONDOMINIUM, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, IN THE SOUTHWEST QUARTER OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS DELINEATED ON A SURVEY ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND BY-LAWS, RESTRICTIONS AND COVENANTS, RECORDED MARCH 22, 2002 AS DOCUMENT 0020329861, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.
PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, FOR INGRESS AND EGRESS, AS DEFINED AND DELINEATED IN THE OPERATING AGREEMENT AND DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS, RECORDED MARCH 7, 2002 AS DOCUMENT 0020263492.
PARCEL 3: EXCLUSIVE RIGHT TO USE PARKING SPACE P-131 AND P-130 AS A LIMITED COMMON ELEMENT AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM OWNERSHIP AND BY-LAWS, RESTRICTIONS AND COVENANTS RECORDED MARCH 22, 2002 AS DOCUMENT 0020329861, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

11-18-311-013-1013

FHA/VA/CONV
• Legal Description Exhibit A
1C404-XX (04/03)(d)



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