

UNOFFICIAL COPY

Recording Requested by
Countrywide Bank, a Division of Treasury Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, a Division of Treasury Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **JAMES ROBILLOS**
CLD Deficiency Department
DOC. ID#: **00826148442005N**



Doc#: 0525147130 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/08/2005 11:03 AM Pg: 1 of 5

Space Above for Recorder's Use



LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100133700003236471

This Loan Modification Agreement (the "Agreement"), made this **21th** day of **July**, **2005** between **JULIO C SOTO**, (the "Borrowers") and **Countrywide Bank, a Division of Treasury Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **October 28, 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 **November 22, 2004** as Instrument Number **0432733162** 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:

1052 BENT TREE CT UNIT 1052
ELGIN, IL 60120

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 PAGE 7**

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 Bank, a Division of Treasury Bank, N.A. 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.

S4
5023
my
[Signature]

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Countrywide Bank, a Division of Treasury Bank, N.A.



By: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President

Julio C. Soto
JULIO CSOTO

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

UNOFFICIAL COPY

STATE OF Ill)
) SS.
COUNTY OF Cook)

On this 4th Day of August 2005, BEFORE ME,

Lauri M Sommers
(Notary Public)

personally appeared, **JULIO C SOTO**, 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



Lauri M. Sommers
Notary Public

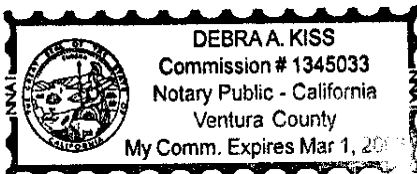
(SEAL)

Commission Expires: 5/24/07

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 14th day of August 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Countrywide Bank, a Division of Treasury Bank, N.A., 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.



Debra A. Kiss
Notary Public

(SEAL)

Commission Expires: _____

March 01, 2006

UNOFFICIAL COPY

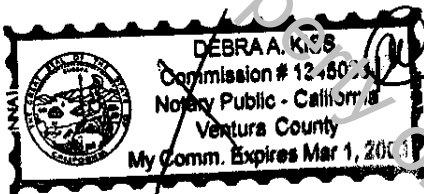
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 14th day of August 2005, before me, **Debra A. Kiss**, 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.

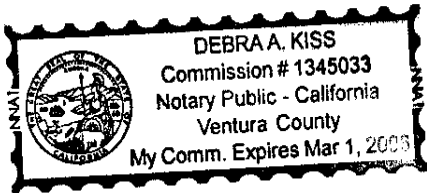


Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006

(SEAL)



Cook County Clerk's Office

UNOFFICIAL COPY**3. Legal Description:**

LOT 31 IN BENT TREE VILLAGE, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE WEST 1/2 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT THAT PART DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 31; THENCE EASTERLY ALONG THE SOUTH LINE OF LOT 31, A DISTANCE OF 140.0 FEET TO THE SOUTHEAST CORNER OF SAID LOT 31, THENCE NORTHERLY ALONG THE EASTERLY LINE OF SAID LOT 31, A DISTANCE OF 3.46 FEET; THENCE NORTHWESTERLY ALONG SAID EASTERLY LINE, BEING ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 60.0 FEET, A DISTANCE OF 48.06 FEET; THENCE WESTERLY, A DISTANCE OF 108.45 FEET TO A POINT ON THE WESTERLY LINE OF SAID LOT 31 THAT IS 39.50 FEET NORTH OF THE PLACE OF BEGINNING; THENCE SOUTHERLY ALONG SAID WESTERLY LINE, A DISTANCE OF 39.50 FEET TO THE PLACE OF BEGINNING, BEING SITUATED IN THE CITY OF ELGIN, COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 06-07-123-038

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