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Recording Requested by
Countrywide Home Loans, Inc.

Doc#: **0526415000** Fee: **\$32.50**
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/21/2005 08:12 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: **ANA PATRICIA LOPEZ**
CLD Deficiency Department
DOC. ID#: **000677284202005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
MORTGAGE (LINE OF CREDIT)**

MIN#: 100015700039572314

This Loan Modification Agreement (the "Agreement"), made this **13th** day of **June**, **2005** between **THOMAS SERRANO**, (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 **August 13, 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 **September 10, 2004** as Instrument Number **0425405017** 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:

**2659 N CENTRAL PARK AVENUE
CHICAGO, IL 60647**

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 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.

3/2/05
P-5
g/w

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Countrywide Home Loans, Inc.

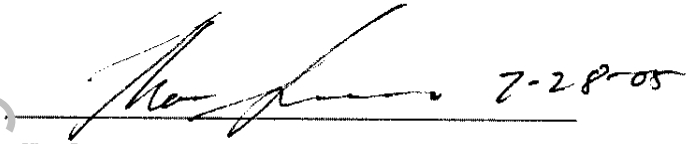


By: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration



By: Tracy Schreiner
Its: Assistant Vice President



THOMAS SERRANO

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office



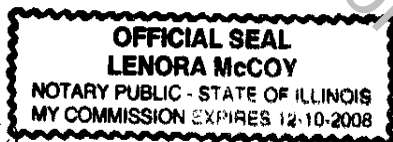
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STATE OF ILCOUNTY OF CookOn this 29th Day of July 2005, BEFORE ME,

[Signature]
(Notary Public)

personally appeared, **THOMAS SERRANO**, 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



(SEAL)

[Signature]
Notary Public

Commission Expires: 12/10/08

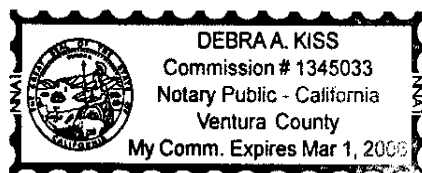
STATE OF CALIFORNIA)

) SS.

COUNTY OF VENTURA)

On this 8th day of August 2005, before me, **Debra A. Kiss**, 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.



(SEAL)

[Signature]
Notary Public

Commission Expires: _____

March 01, 2006

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STATE OF CALIFORNIA

)

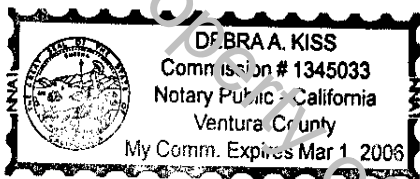
COUNTY OF VENTURA

) SS.

)

On this 8th 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)

Proposed by Cook County Clerk's Office

A

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LEGAL DESCRIPTION - EXHIBIT A

Legal Description: LOT 46 IN M.N. KIMBELL'S SUBDIVISION OF THE WEST 1/2 OF LOT 7 AND 8 IN KIMBELL'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 13, (EXCEPT 25 ACRES IN THE NORTHEAST CORNER), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 13-26-409-001-0000 Vol. 0355

Property Address: 2659 North Central Park Avenue, Chicago, Illinois 60647

Property of Cook County Clerk's Office