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Doc#: 0527006162 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/27/2005 01:49 PM Pg: 1 of 5

Recording Requested by
MBNA



AND WHEN RECORDED MAIL TO:

MBNA
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **JAMES ROBILLOS**
CLD Deficiency Department
DOC. ID#: **000859943812005N**

Space Above for Recorder's Use

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

MIN#: 100015700041931474

This Loan Modification Agreement (the "Agreement"), made this **11th** day of **July**, **2005** between **BRIAN M CRABB**, (the "Borrower") and **MBNA**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **November 12, 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 **December 15, 2004** as Instrument Number **0435002472** 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:

**1237 W NEWPORT AVE
CHICAGO, IL 60657**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD BORROWER'S INITIALS TO PAGE 7 OF THE MORTGAGE**

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 MBNA 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.

Handwritten notes:
5/16
PO
S/R
M/Y
10/26/05

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MBNA



By: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



BRIAN M CRABB

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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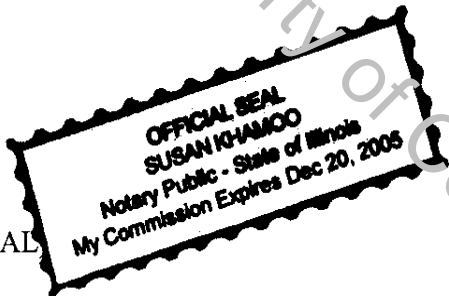
STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On this 11th Day of JULY 2005, BEFORE ME,

(Notary Public)

personally appeared, **BRIAN M CRABB**, 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



Notary Public

Commission Expires: 12/20/05

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 9th day of September 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for MBNA, 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.



Notary Public

Commission Expires: _____

(SEAL)

March 01, 2006

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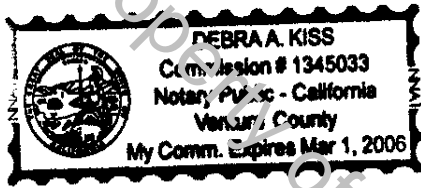
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this ^{9th} ~~17th~~ day of ^{September} ~~September~~ 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)

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Exhibit A

(Legal Description)

and further described as:

THE WEST 14 FEET OF LOT 14 AND THE EAST 15 FEET OF LOT 15 IN BLOCK 8 IN OLIVER'S SUBDIVISION OF THE NORTH 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 14-20-315-008-0000

Parcel ID #: 14203150080000

Property of Cook County Clerk's Office