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Recording Requested by
MBNA

Doc#: **0527615149** Fee: **\$32.50**
Eugene "Gene" Moore RHSP Fee: **\$10.00**
Cook County Recorder of Deeds
Date: 10/03/2005 03:29 PM Pg: 1 of 5

AND WHEN RECORDED MAIL TO:

MBNA
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **JAMES ROBILLOS**
CLD Deficiency Department
DOC. ID#: **000891688722005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100015700046893273

This Loan Modification Agreement (the "Agreement"), made this **8th** day of **July**, **2005** between **RAYMOND E WARD, AND KATHRYN A WARD**, (the "Borrowers") and **MBNA**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **January 07, 2005** 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 **January 21, 2005** as Instrument Number **0502117268** 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:

**1716 W MORSE AVENUE
CHICAGO, IL 60626**

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

- **TO COMPLETE SECTION G BY ADDING THE PRIOR MORTGAGE DATE OF 9-6-03 TO PAGE 4 OF THE MORTGAGE**

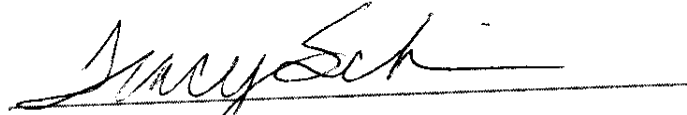
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

S.
P.
M.

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MBNA

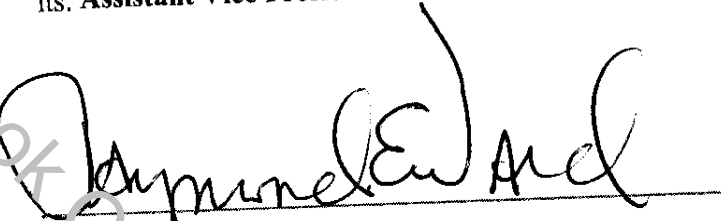


By: **Tracy Schreiner**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Tracy Schreiner**
Its: **Assistant Vice President**



RAYMOND E WARD



KATHRYN A WARD

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF Illinois)

) SS.

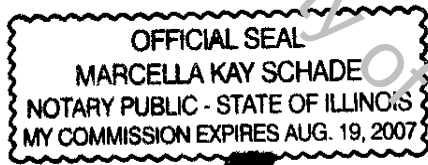
COUNTY OF COOK)

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

Marcella Kay Schade
(Notary Public)

personally appeared, **RAYMOND E WARD, AND KATHRYN A WARD**, 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



Marcella Kay Schade
Notary Public

Commission Expires: 8-19-07

(SEAL)

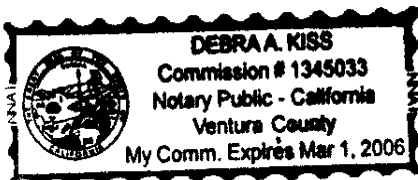
STATE OF CALIFORNIA)

) SS.

COUNTY OF VENTURA)

On this 26th day of August 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.



Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006

(SEAL)

UNOFFICIAL COPY

STATE OF CALIFORNIA

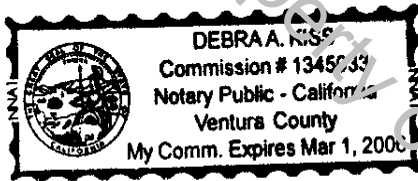
)
) SS.

COUNTY OF VENTURA

)

On this 2nd day of August 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Mortgage Electronic Registration Systems, 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)

Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006

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Legal (Reference: 89168872) for Order Number 2784874

THAT PART OF LOTS 10 AND 11 IN BLOCK 33 IN ROGERS PARK, LYING EAST OF A LINE PARALLEL WITH AND 25 FEET WEST FROM THE EASTERLY LINE OF SAID LOTS IN SECTION 30, SECTION 31 AND SECTION 32, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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