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Doc#: 0527946111 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Date: 10/06/2005 10:20 AM Pg: 1 of 5

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#: 603631669302005N

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700000545312

This Loan Modification Agreenent (the "Agreement"), made this 20th day of July, 2005 between AARON BARTZ, AND DANELLE BARTZ, (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 MOR FGAGE dated October 29, 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. Rox 2026, Flint, Michigan 48501-2026) and recorded on December 07, 2004 as Instrument Number 5694741 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:

28302 GRAY BARN LN LAKE PARRINGTON, IL 60010

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

TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 16

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

By: Tracy Schreiner

lts: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

By: Tracy Schreider lts: Assistant Vice President

AARON FARTZ

DANELLE BARTZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF Illinois,)	
COUNTY OF Kerdall) SS.	
On this / (th Day of lugt	2005, BEFORE ME,	
(Notary Public)	· · · · · · · · · · · · · · · · · · ·	
personally appeared, AARON BARTZ, AND DANELLE BARTZ, personally known to me OR proved to me on the casis 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		
"OFFICIAL SEAL" LEAH A. BESSETTE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 7/21/2009		
(SEAL)	mission Expires: 7/27/09	
	Ó,	
STATE OF CALIFORNIA)) SS.	4hz	
COUNTY OF VENTURA)		
On this day of 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 sign ature on the instrument the person, or entity upon behalf of which the person acted, executed the insurancent.		
WITNESS MY HAND AND OFFICIAL SEAL.	Co	
DEBRA A. KISS Commission # 1345033 Notary Public - California Ventura County My Comm. Expires Mar 1, 2006	Notary Public	
	Commission Expires:	
(SEAL)	March 01, 2006	

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STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.)
On this day of Assistant Vice President for Mor me to be the person whose name is signed to the within executed the same in his/her authorized capacity, and person, or entity upon behalf of which the person acte	tgage Electronic Registration, personally known to in instrument and acknowledged to me that he/she that by his/her signature on the instrument the
WITNESS MY HAND AND OFFICIAL SEAL. OBPAA KISS Commission # 1345033 Notary Public - California Ventura County	Notary Public
My Comm. Expires (42 1 2006)	Commission Expires:
(SEAL)	March 01, 2006
	March 01, 2006

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(Legal Description)

and further described as:

LOT 23 IN MICHAEL J GRAFTS HERITAGE ESTATES SUBDIVISION BEING A RESUBDIVISION OF LOT 7 (EXCEPT THE NORTH 5.66 ACRES THEREOF) AND LOT 8 IN EAST DIVISION OF SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 43 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 7, 1993 AS DOCUMENT NUMBER 3311306, AND CERTIFICATE OF CORRECTION RECORDED JULY 21, 1993 AS DOCUMENT NUMBER 3368904 IN LAKE COUNTY, ILLINOIS

Parcel II (#) 13-16-408-003