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

Doc#: 0527915082 Fee: \$36.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/06/2005 11:30 AM Pg: 1 of 7

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#: 000669934282005N



Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100133700001626830

This Loan Modification Agreement (the "Agreement"), made this **18th** day of **July**, **2005** between **GILBERT A MELOTT, AND CRAIG A HAYWORTH**, (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 **August 20, 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 09, 2004** as **Instrument Number 0425341020** 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: **4857 N WINTHROP AVENUE UNIT 1S
CHICAGO, IL 60640**

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 •

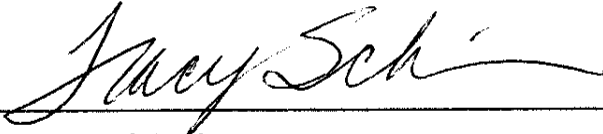
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

SP7
SM
AM
OM

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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**

GILBERT A MELOTT



CRAIG A HAYWORTH

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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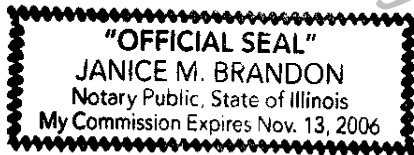
STATE OF Illinois)
COUNTY OF COOK) SS.
)

On this 8th Day of AUGUST 2005, BEFORE ME,

Janice M. Brandon
(Notary Public)

personally appeared, ~~GILBERT A. MELOTT~~ AND CRAIG A HAYWORTH, 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



Janice M. Brandon
Notary Public

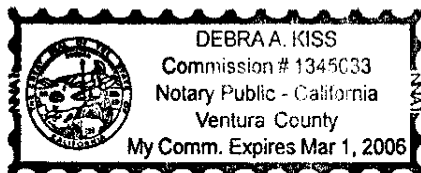
Commission Expires: NOV. 13, 2006

(SEAL)

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 14th day of September 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

March 01, 2006

Commission Expires: March 01, 2006

(SEAL)

March 01, 2006 Debra A. Kiss


UNOFFICIAL COPY

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**~~



GILBERT A MELOTT

~~_____
CRAIG A HAYWORTH~~

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

UNOFFICIAL COPY

STATE OF Illinois)
) SS.
COUNTY OF Cook)

On this 9th Day of August 2005, BEFORE ME,

Jaynanne Ridder
(Notary Public)

personally appeared, **GILBERT A MELOTT, AND CRAIG A HAYWORTH**, 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



Jaynanne Ridder
Notary Public

Commission Expires: 4-6-09

(SEAL)

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this _____ day of _____ 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.

Notary Public

Commission Expires: _____

March 01, 2006

(SEAL)

UNOFFICIAL COPY

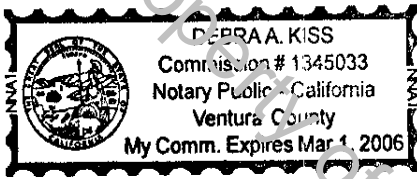
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 19th day of September 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.



Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006

(SEAL)

PROPERTY OF COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

AUG. 17. 2004 1:32PM

312-504-9198

NO. 3782 P. 3/9

MERCURY TITLE CO., L.L.C.
POLICY ISSUING AGENT OF
CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
LEGAL DESCRIPTION

Commitment Number: 2057105

The land referred to in this Commitment is described as follows:

PARCEL 1:

UNIT 1S IN THE 4857 NORTH WINTHROP CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PROPERTY:

LOT 36 IN GEORGE BILL'S SHERIDAN ROAD ADDITION TO CHICAGO BEING A SUBDIVISION IN THE SOUTHEAST FRACTIONAL 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0413527026, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO USE PARKING SPACE P-1S, AND STORAGE SPACE S-1S, LIMITED COMMON ELEMENTS AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 0413527026.

Commitment (Legal Description)

(2057105.PFD/2057105/6)