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Doc#: 0528749059 Fee: \$32.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 10/14/2005 11:26 AM Pg: 1 of 5

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **JAMES ROBILLOS**
CLD Deficiency Department
DOC. ID#: 00866962992005N

Space Above for Recorder's Use

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

MIN#: 100015700044564397

This Loan Modification Agreement (the "Agreement"), made this **15th** day of **July**, **2005** between **MARGIE RUIZ**, (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 **November 30, 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 08, 2004** as **Instrument Number 0434340077** 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:

**9709 SOUTH MAYFIELD
OAK LAWN, IL 60453**

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

- **TO ADD THE BORROWER'S ACKNOWLEDGEMENT ON THE CORRECTION MADE ON PAGE 2 OF THE RECORDED DOCUMENT WHICH WAS OMITTED AT THE TIME OF RECORDING**
- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 7**

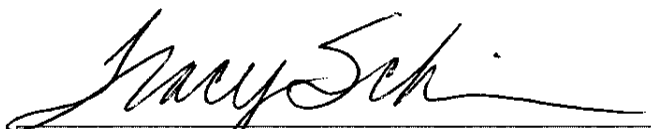
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

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Countrywide Home Loans, Inc.



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

Mortgage Electronic Registration Systems, Inc.



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



MARCIE RUIZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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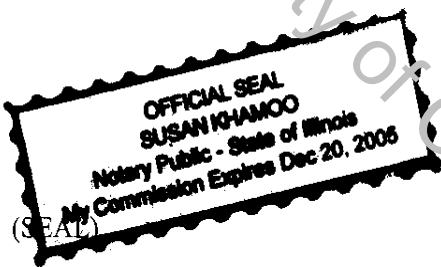
STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On this 15th Day of JULY 2005, BEFORE ME,

(Notary Public)

personally appeared, **MARGIE RUIZ**, 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



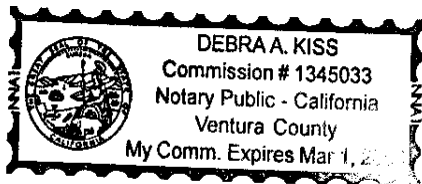
Notary Public

Commission Expires: 12/20/05

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 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.



Notary Public

Commission Expires: _____

(SEAL)

March 01, 2006

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STATE OF CALIFORNIA

)

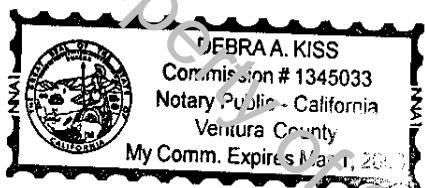
) SS.

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 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.



(SEAL)

Debra A. Kiss

Notary Public

Commission Expires: _____

March 01, 2006

COOK County Clerk's Office

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TICOR TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

ORDER NO.: 2000 000555888 OC

SCHEDULE A (CONTINUED)

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

LOT 1 IN BOYLE AND PEIRCE'S RESUBDIVISION OF THE CENTRAL WOOD, BEING A
SUBDIVISION OF THE EAST 1/2 OF THE ,E2 OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 13,
EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT RAILROAD RIGHT); IN COOK COUNTY,
ILLINOIS

Property of Cook County Clerk's Office