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Doc#: 0529255202 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/19/2005 03:49 PM 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: **BRANDY MCKAY**
CLD Deficiency Department
DOC. ID#: **000641941252005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100133700001144297

This Loan Modification Agreement (the "Agreement"), made this **16th** day of **August**, **2005** between **JAMES BRABEC AND TERESA L BRABEC**, (the "Borrowers") and **Countrywide Bank, a Division of Treasury Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements the certain **MORTGAGE (LINE OF CREDIT)** dated **June 23, 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 **July 07, 2004** as Instrument Number **0418906116** 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:

**8602 RIDGE LN
OF LAND HILLS, IL 60477**

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 (LINE OF CREDIT)
PAGE 6**

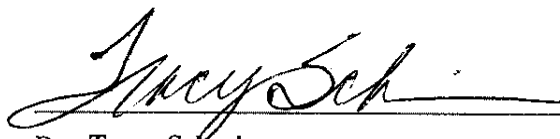
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

Handwritten initials or signature

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

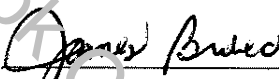


By: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



JAMES BRABEC



TERESA L BRABEC

(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 7th Day of September 2005, BEFORE ME,

Vickie O'Malley
(Notary Public)

personally appeared, **JAMES BRABEC AND TERESA L BRABEC**, 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



(SEAL)

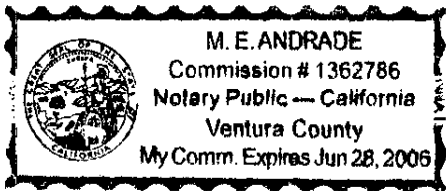
Vickie O'Malley
Notary Public

Commission Expires: 4-7-07

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 19 day of September 2005, before me, **M.E.Andrade**, 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.



(SEAL)

M. E. Andrade
Notary Public

Commission Expires: 6-28-06

June 28, 2006

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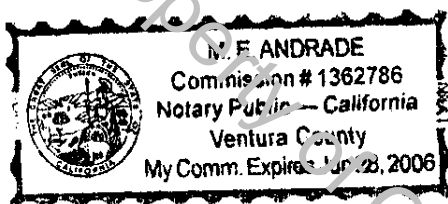
STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 19 day of September, 2005, before me, **M.E.Andrade**, 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)

M. E. Andrade

Notary Public

Commission Expires: 6-28-06

June 28, 2006

Cook County Clerk's Office

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MORTGAGE LENDING SERVICES

5370 W. 95th St.

Shawnee Mission, KS 66207

PHONE: (877) 256-4117 FAX: (877) 494-0240

OWNERSHIP & ENCUMBRANCE REPORT

Date Ordered: 5/18/2004

Effective Date: 5/4/2004

Reference No.: 04NL25074

Production No.: 04RL02064

Lender: Countrywide Home Loans
\$15,000.00

****LEGAL DESCRIPTION****

LOT 33 IN ASHBOURNE HILLS SUBDIVISION, A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.XXX

Property of Cook County Clerk's Office