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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# **009612518542005N**



Doc#: **0529847037** Fee: **\$32.50**
Eugene "Gene" Moore RHSP Fee: **\$10.00**
Cook County Recorder of Deeds
Date: 10/25/2005 09:47 AM Pg: 1 of 5

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100201500001912173

This Loan Modification Agreement (the "Agreement"), made this **26th** day of **August**, **2005** between **MICHAEL POLSKY AND TIFFANY CHIANG**, (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** dated **October 22, 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 **November 16, 2004** as Instrument Number **432135179** 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:

**1330 W. ROSEDALE AVE
CHICAGO, IL 60660**

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 15.**

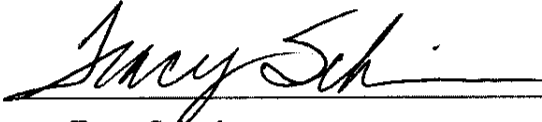
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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 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.

Handwritten initials/signature in the bottom right corner.

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

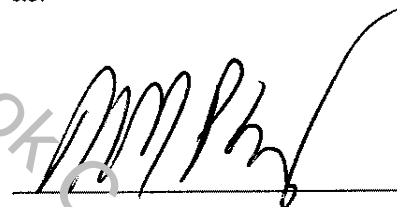


By: Tracy Schreiner
Its: Assistant Vice President

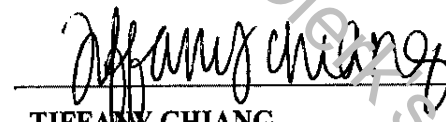
Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



MICHAEL POLSKY



TIFFANY CHIANG

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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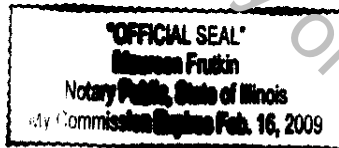
STATE OF IL)
) SS.
COUNTY OF COOK)

On this 20 Day of Sept 2005, BEFORE ME,

Maureen Frutkin
(Notary Public)

personally appeared, **MICHAEL POLSKY AND TIFFANY CHIANG**, 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)

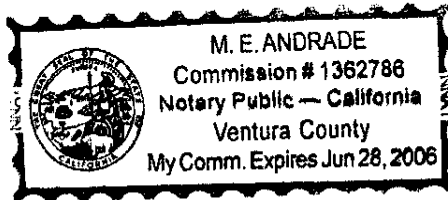
Maureen Frutkin
Notary Public

Commission Expires: Feb 16, 2009

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 6th day of October 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

UNOFFICIAL COPY

STATE OF CALIFORNIA

)

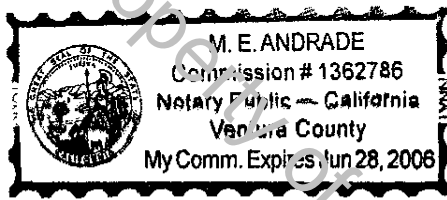
) SS.

COUNTY OF VENTURA

)

On this 6th day of October, 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

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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Exhibit A

(Legal Description)

STREET ADDRESS: 1330 W. ROSEDALE AVE.

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 14-05-308-031-0000

LEGAL DESCRIPTION:

LOT 39 IN BLOCK 4 IN ROSEDALE ADDITION TO EDGWATER IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office