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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: **JAMES ROBILLOS** CLD Deficiency Department

DOC. ID#: 000905625392005N

Doc#: 0530706172 Fee: \$32.50 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 11/03/2005 01:41 PM Pg: 1 of 5

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100133700005019362

This Loan Modification Agreement (the "Agreement"), made this 27th day of July, 2005 between DAN DISULESCU, (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 February 10, 2005 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.G. Box 2026, Flint, Michigan 48501-2026) and recorded on February 23, 2005 as Instrument Number 0505402170 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:

208 FAST TALL TREES LANE PALATINE, IL 60067

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 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 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.

The state of the s

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STATE OF CALIFORNIA

COUNTY OF VENTURA

Charmaine 7 Gabo) SS.

On this / May of October 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.

CHARMAINE F. GOBO Commission # 1362995 Notary Prisic - California Venture County

(SEAL)

Notary Public

Commission Expires:

March 01, 2006 C. J.

Tune 29, 2006

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STATE OF LLLIPOIS COUNTY OF COOK)) SS.
COUNTY OF COOK)
On this 2200 Day of So Day of So	pjem bol 2005, BEFORE ME,
personally appeared, DAN DISULESCU, per satisfactory evidence to be the person(s) whose	sonally known to me OR proved to me on the basis of ename(s) is/are subscribed to the foregoing instrument, and the same in his/her/their authorized capacity(ies), and that the person(s), or the entity upon behalf of which the
(SEAL)	Commission Expires: 67-18-67
STATE OF CALIFORNIA) COUNTY OF VENTURA)	Charrage 7 Gabo
On this 1th day of October 2005, before Tracy Schreiner, Assistant Vice President personally known to me to be the person who	e me, Debra A. Kiss , Now, y Fublic, personally appeared for Countrywide Bank, a Division of Treasury Bank, N.A., see name is signed to the within it strument and acknowledged authorized capacity, and that by his/her signature on the of which the person acted, executed the instrument.
WITNESS MY HAND AND OFFICIAL SEA	AL.
CHARMAINE F. GOBO Commission # 1362995 Notary Public - California Ventura County Comm. Expires Jun 29, 2006	Notary Public Commission Expires: 6/29/06
(SEAL)	March 01, 2006. Of June 29, 2006

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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 Sehreiner

Droporty Ox Coo, lts: Assistant Vice President

DAN DISULESCU

(ALL SIGNATURES MUST BE ACKNOWLEDGED) OK OFFICE 0530706172 Page: 5 of 5

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(Legal Description)

and further described as:

LOT 1 IN FOREST ESTATES NO. 2, A SUBDIVISION IN THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 26, AND THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, ALL IN TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 25, 1965 AS DOCUMENT NUMBER 19507781 IN COOK COUNTY, ILLINOIS.

Parcel ViD 4, 02263050220000