

# UNOFFICIAL COPY

Recording Requested by  
**Countrywide Bank, N.A.**

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: **JOSIMONETTE FESTEJO**  
CLD Deficiency Department  
DOC. ID#: **00090624222005N**



Doc#: **0534216070** Fee: **\$32.50**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: 12/08/2005 09:35 AM Pg: 1 of 5

Space Above for Recorder's Use

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

MIN#: 100133700005438372

This Loan Modification Agreement (the "Agreement"), made this **1st** day of **November**, **2005** between **MICHAEL LARAVIERE, AND JENNIFER L LARAVIERE**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **April 05, 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.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **April 21, 2005** as Instrument Number **0511108125** 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:

**4224 HARRINGTON LANE  
CHICAGO, IL 60646**

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

- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY," TO PAGE 2 OF THE PUD RIDER**

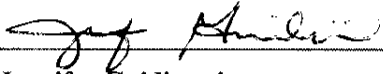
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, 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.

S.C.  
S-Y-  
P-5  
S-Y  
M-Y  
M.T.

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Countrywide Bank, N.A.



By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**



**MICHAEL LARAVERIE**



**JENNIFER L LARAVERIE**

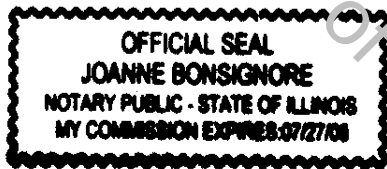
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF ILCOUNTY OF Cook)  
) SS.  
)On this 9th Day of NOVEMBER 2005, BEFORE ME,Joanne Bonsignore  
(Notary Public)

personally appeared, **MICHAEL LARAVIERE, AND JENNIFER L LARAVIERE**, 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)

Joanne Bonsignore  
Notary PublicCommission Expires: 7-27-08

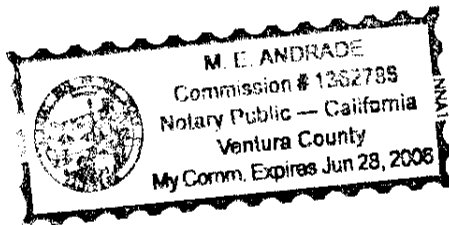
STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 21st day of November 2005, before me, **M.E. Andrade**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide 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 PublicCommission Expires: 6-28-06

June 28, 2006

## UNOFFICIAL COPY

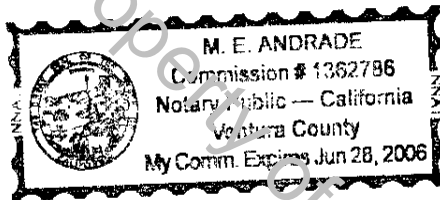
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this 21<sup>st</sup> day of November, **2005**, before me, **M.E. Andrade**, Notary Public, personally appeared **Jennifer Guidicessi**, **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**

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Property Address: 4224 HARRINGTON LANE  
CHICAGO, IL 60646

PIN #: 13-03-403-022-0000

LOT 7 IN BLOCK 1 IN SAUGANASH VILLAGE, A RESUBDIVISION OF PART OF LOT 1 IN OGDEN  
AND JONES SUBDIVISION OF BRONSON'S PART OF CALD WELL'S RESERVE IN THE SOUTH EAST  
1/4 SECTION 3, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.

CASE NUMBER 05-02282