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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: ROBERTA JAMES POLK

CLD Deficiency Department DOC. ID#: 000650286852005N

PARCEL ID# 2(-US-317-008



Doc#: 0535049129 Fee: \$32.50 Eugene "Gene" Moore HHSP Lee \$10.00

Cook County Recorder of Deeds Pate: 12/16/2005 10:31 AM Pg: 1 of 5

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE(LINE OF CREDIT)

MIN#: 100015700039860024 This Loan Modification Agreement (the "Agreement"), made this 8th day of August , 2005 between

JOHN LABIAK, (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 September 08, 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 September 16, 2004 as Instrument Number 042600 1157 in the Official Records of the COOK County, State of ILLINOIS (the "Security Instrument"), and covering the real property specifically described as

This property is more commonly known as:

3419 S JUSTINE ST CHICAGO, IL 60609

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 FAGE 7

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreemen, 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: Alan Sjolander

lts: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

By: Alan Sjolander

Droponty Or Coo, lts: Assistant Vice President

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF <u>ILLINOIS</u>)	
COUNTY OF <u>COOK</u>) SS.	
On this Day of Day of Day of Day of Day of Day of	BEC 2005, BEFORE ME	
AUCIA GUTIERREZ (Notary Public)	, , , , , , , , , , , , , , , , , , , ,	
(Notary Public)	,	
personally appeared, JOHN LABIAK, personally satisfactory evidence to be the person(s) whose na acknowledged to me that he/she/they executed the by his/her/then signature(s) on the instrument the person(s) acted, executed the instrument. WITNESS MY HANG AND OFFICIAL SEAL	me(s) is/are subscribed to the foregoing instrument, and	
OFFICIAL SEAL NO	Otary Public Studien	
ALICIA GUTIERREZ NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES: 07-01-07	many Fuolic /	
(SEAL)	emmission Expires: 7/01/07	
STATE OF CALIFORNIA)) SS.	Uny.	
COUNTY OF VENTURA)	C	
On this day of		
WITNESS MY HAND AND OFFICIAL SEAL.		
NICOLEPETERS Commission # 1832997 Notary Public - California Veniere County My Comm. Expires Jun 29, 2006	Notary Public	
	Commission Expires:	
(SEAL)	June 29, 2006	

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STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.)
known to me to be the person whose name is signed the same in his her authorized capacities person, or entity upon behalf of which the person acted	to the within instrument and acknowledged to me that
WITNESS MY HAND AND OFFICIAL SEAL. College Peters College Pe	Nopary Public
Ox	Commission Expires:
(SEAL)	June 29, 2006
	June 29, 2006
	C/O/A/SO/FE

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File Number: TM151636 OFFICIAL COPY LEGAL DESCRIPTION

Topony of County Clork's

LOT 39 IN BLOCK 4 IN NEW ASHLAND, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 5419 South Justine

Chicago IL