

# UNOFFICIAL COPY

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: **BRANDY MCKAY**  
CLD Deficiency Department  
DOC. ID#: **053638750052005N**  
Parcel I.D.# **15-02-328-003-0000**



Doc#: **0536356056** Fee: **\$34.50**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: 12/29/2005 09:55 AM Pg: 1 of 6

Space Above for Recorder's Use

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

MIN#: 100015700037414329

This Loan Modification Agreement (the "Agreement"), made this **19th** day of **May**, **2005** between **MIGUEL SALGADO**, AND **JOSE SALGADO**, (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 **July 07, 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 **August 03, 2004** as Instrument Number **0421605106** 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:

**851 N. AVERS**  
**CHICAGO, IL 60651**

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 PG 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 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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(THU) SEP 1 2005 11:51/ST. 11:50/No. 6800551772 P 5

FROM

Countrywide Home Loans, Inc.

*Tracy Schreiner*

By: Tracy Schreiner  
Its: Assistant Vice President

Mortgage Electronic Registration

*Tracy Schreiner*

By: Tracy Schreiner  
Its: Assistant Vice President

Property of Cook County Clerk's Office

X *Miguel Salgado*

MIGUEL SALGADO

X *Jose Salgado*

JOSE SALGADO

X *Ramona Salgado*

RAMONA SALGADO

10/08/2005 09:05 FAX 708 430 3984

708 430 3984

FIRST AMERICAN TITLE

004/006

**UNOFFICIAL COPY**

FROM (107) 1-2005 11:51/ST. 11:50/No. 6800551772 P 6

*Maria L. Salgado*

**MARIA L SALGADO**

**(ALL SIGNATURES MUST BE ACKNOWLEDGED)**

Property of Cook County Clerk's Office

UNOFFICIAL COPY

STATE OF IL

COUNTY OF Cook

)  
) SS.  
)

On this 10/10/05 Day of \_\_\_\_\_ 2005, BEFORE ME,

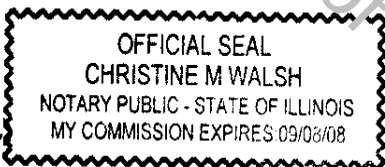
\_\_\_\_\_  
(Notary Public)

*Ramona Maria U Salgado*

personally appeared, **MIGUEL SALGADO, AND JOSE SALGADO**, 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

*Christine M. Walsh*  
\_\_\_\_\_  
Notary Public



(SEAL)

Commission Expires: \_\_\_\_\_

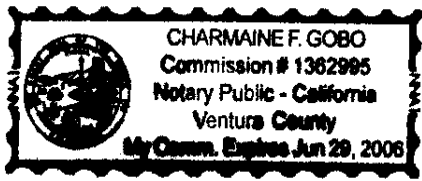
STATE OF CALIFORNIA )

COUNTY OF VENTURA )

)  
) SS.  
)

On this 19th day of October 2005, before me, Charmaine F. Gobo, Notary Public, personally appeared **Traci Schreiner**, Assistant Vice President for Countrywide Home Loans, 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*  
\_\_\_\_\_  
Notary Public

Commission Expires: 6/29/06

(SEAL)

June 29, 2006

FROM

UNOFFICIAL COPY

STATE OF CALIFORNIA

)

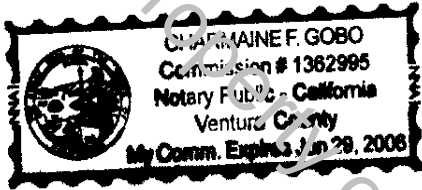
COUNTY OF VENTURA

) SS.

)

On this 19th day of October, 2005, before me, Charmaine F. Gobo, Notary Public, personally appeared Tracy Schreiner, Assistant Vice President for Mortgage Electronic Registration, 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 on behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



*Charmaine F. Gobo*  
\_\_\_\_\_  
Notary Public

Commission Expires: 6/29/06

June 29, 2006

(SEAL)

Office of Cook County Clerk's Office

**ALTA Commitment  
Schedule C**

**File No.:** 866850

**Legal Description:**

The North 20 feet of Lot 44 and the South 10 feet of Lot 45 in Block 4 in Garfield Park Addition, being a Subdivision of the East 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 2, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office