

# 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: **JOSIMONETTE FESTEJO**  
CLD Deficiency Department  
DOC. ID#: **0001018234222005N**



Doc#: **0601910051** Fee: **\$32.50**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: 01/19/2006 09:48 AM Pg: 1 of 5

Space Above for Recorder's Use

Parcel ID# **104322019**

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

MIN#: 100133700005887909

This Loan Modification Agreement (the "Agreement"), made this **15th** day of **November**, **2005** between **SANGEETA PATEL**, (the "Borrower") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **June 27, 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 **July 22, 2005** as Instrument Number **0520305224** 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:

**919 N KINGSBURY ST  
CHICAGO, IL 60610**

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**
- **TO ADD THE BORROWER'S INITIALS TO PAGE 7 OF THE MORTGAGE WHICH WERE OMITTED AT THE TIME OF RECORDING**
- **TO ADD THE CONDO PROJECT NAME, RIVER VILLAGE TOWNHOMES SOUTH, TO PAGE 2 OF THE CONDO RIDER WHICH WAS OMITTED AT THE TIME OF RECORDING**

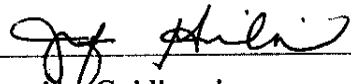
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

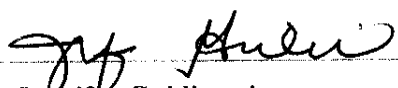
SC  
SJ  
MJ  
P-5  
D.W


# UNOFFICIAL COPY

**Countrywide Home Loans, Inc.**

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

**Mortgage Electronic Registration Systems, Inc.**

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

  
\_\_\_\_\_  
**SANGEETA PATEL**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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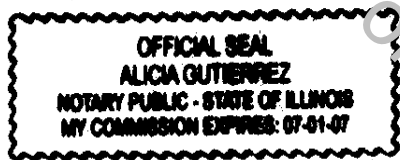
STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF COOK )

On this 7TH Day of DECEMBER 2005, BEFORE ME,

[Signature]  
(Notary Public)

personally appeared, **SANGEETA PATEL**, 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)

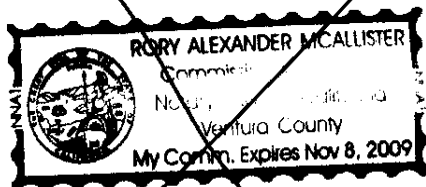
[Signature]  
Notary Public

Commission Expires: 7/01/2007

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 28 day of Dec 2005, before me, M.E. Andrade, Notary Public, personally appeared **Jennifer Guidicessi**, 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.



(SEAL)

[Signature]  
Notary Public

Commission Expires: Nov 8, 2009

~~June 28, 2006~~



# UNOFFICIAL COPY

STATE OF CALIFORNIA

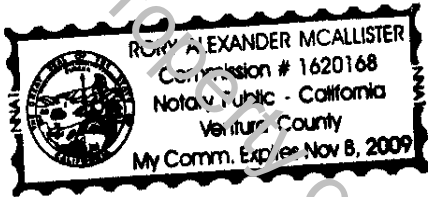
)  
) SS.  
)

COUNTY OF VENTURA

*M.E. Andrade*

On this 28 day of Dec 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)

*[Signature]*  
\_\_\_\_\_  
Notary Public

Commission Expires: Nov 8, 2009

~~June 28, 2006~~

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

**File No.:** 1121168

**Legal Description:**

UNIT 919 AND GU-6 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE RIVER VILLAGE TOWNHOMES SOUTH CONDOMINIUMS AS DELINEATED AND DEFINED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE

**PARCEL 1:**

LOTS 1, 2, 3, 4, 5, 6, 7, 8 AND 9 (EXCEPTING FROM SAID LOT 9, THE EASTERLY 10.00 FEET DEDICATED FOR ALLEY), THE NORTH HALF OF LOT 15, ALSO LOTS 16, 17, 18, 19, 20 AND 21 (EXCEPTING FROM SAID LOT 21, THE SOUTHERLY 20.00 FEET OF THE NORTHERLY 45 FEET DEDICATED FOR ALLEY), LOTS 22, 23 AND 24, ALSO ALL OF VACATED ALLEY, LYING EASTERLY OF LOTS 5 TO 8 (VACATED PURSUANT TO DOCUMENT RECORDED APRIL 27, 1927 IN BOOK 13299, PAGE 362 THROUGH 364), ALL IN BLOCK 94 IN ELSTON'S ADDITION TO CHICAGO IN SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**PARCEL 2:**

ALL OF THE NORTHEASTERLY / SOUTHWESTERLY 20 FOOT PUBLIC ALLEY DEDICATED AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS MAY 3, 1917 AS DOCUMENT 6103152, BEING THE SOUTHEASTERLY 20.00 FEET OF THE NORTHWESTERLY 45.00 FEET OF LOT 21 IN BLOCK 94 OF ELSTON'S ADDITION TO CHICAGO IN SECTION 4, AND SECTION 5, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO ALL OF THE NORTHWESTERLY / SOUTHEASTERLY 20 FOOT VACATED ALLEY (VACATED PURSUANT TO DOCUMENT NUMBER 18467184 RECORDED MAY 7, 1967), LYING NORTHEASTERLY OF AND ADJOINING THE NORTHEASTERLY LINE OF LOTS 1 TO 4, BOTH INCLUSIVE, LYING SOUTHWESTERLY OF AND ADJOINING THE SOUTHWESTERLY LINE OF LOTS 21 TO 24, BOTH INCLUSIVE, AND LYING NORTHWESTERLY OF AND ADJOINING A LINE DRAWN FROM THE SOUTHEASTERLY CORNER OF SAID LOT 21, ALL IN BLOCK 94 OF ELSTON'S ADDITION TO CHICAGO AFORESAID, IN COOK COUNTY, ILLINOIS.

**PARCEL 3:**

THE SOUTH HALF OF LOT 15 IN BLOCK 94 IN ELSTON'S ADDITION TO CHICAGO IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

AND ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0416839081.

**PARCEL 4:**

THE EXCLUSIVE RIGHT TO USE STORAGE SPACE S-7, A LIMITED COMMON ELEMENT AS DELINEATED ON A SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0416839081.