



Doc#: 0603206121 Fee: \$32.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/01/2006 01:06 PM Pg: 1 of 5

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: ANA PATRICIA LOPEZ  
CLD Deficiency Department  
DOC. ID# 001636410292005N

Space Above for Recorder's Use

Parcel ID# 724140010

LOAN MODIFICATION AGREEMENT TO THE  
MORTGAGE (LINE OF CREDIT)

MIN#: 100133700002494014

This Loan Modification Agreement (the "Agreement"), made this 21th day of June, 2005 between RYAN A LOVELAND, (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 October 25, 2004 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgage of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on November 16, 2004 as Instrument Number 043210233 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:

1900 S STATE ST # 430  
CHICAGO, IL 60616

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 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.

3-1  
3-1  
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p-5  
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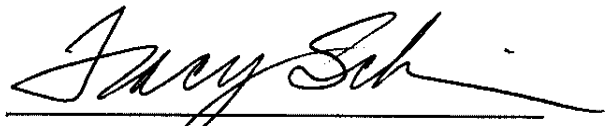
# UNOFFICIAL COPY

**Countrywide Home Loans, Inc.**

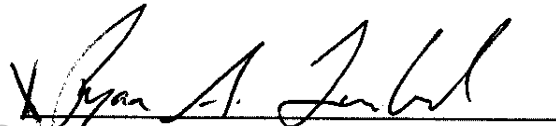


**By: Tracy Schreiner**  
**Its: Assistant Vice President**

**Mortgage Electronic Registration**



**By: Tracy Schreiner**  
**Its: Assistant Vice President**



**RYAN A LOVELAND**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF COOK )

On this 28th Day of DECEMBER 2005, BEFORE ME,

GEORGIA MOTTER  
(Notary Public)

personally appeared, **RYAN A LOVELAND**, 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



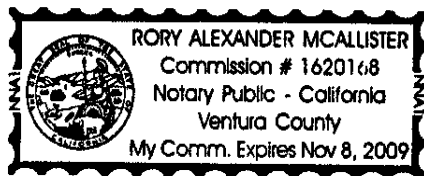
Georgia Motter  
Notary Public

Commission Expires: 3/8/09

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 9 day of Jan <sup>2006</sup> ~~2005~~, before me, Debra A. Kiss, Notary Public, personally appeared **Tracy 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.



Rory Alexander McAllister  
Notary Public

Commission Expires: Nov 8, 2009

(SEAL)

~~March 01, 2006~~

# UNOFFICIAL COPY

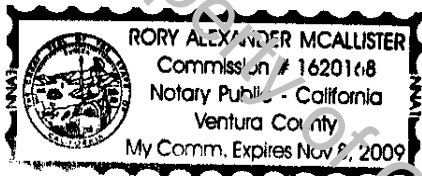
STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 9 day of Jan <sup>2006</sup> ~~2005~~, before me, Rory Alexander McAllister, 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 upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



Rory Alexander McAllister  
Notary Public

Commission Expires: Nov 8, 2009

(SEAL)

~~March 01, 2006~~

COOK County Clerk's Office

# UNOFFICIAL COPY

## Exhibit A

### (Legal Description)

and further described as:

UNIT NUMBER 430 IN POINTE 1900 ON STATE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: A PORTION OF LOTS 1 TO 5, BOTH INCLUSIVE, TOGETHER WITH A PART OF THE VACATED 30 FOOT ALLEY, LYING WEST OF AND ADJOINING THE WEST LINE OF SAID LOTS 2 TO 5 IN BLOCK 32 IN CANAL TRUSTEES NEW SUBDIVISION OF BLOCKS IN EAST FRACTIONAL SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN. WHICH SURVEY IS ATTACHED AS EXHIBIT "E" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0421739021; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

Parcel ID #: 1721414006

Property of Cook County Clerk's Office