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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: SHANNON MARIA MOORE
CLD Deficiency Department

CLD Deficiency Department DOC. ID#: 10\263265842005N

Parce #01323010331135

862615112

Doc#: 0604615112 Fee: \$32.50 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 02/15/2006 12:54 PM Pg: 1 of 5

Space Above for Recorder's Use

ZOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

This Loan Modification Agreement" (the "Agreement"), made this 26th day of September, 2005 between ANDREW SCHMIDT, (the "Borrowers") and Countrywide Bank, N.A., ("Lender"), amends and supplements that certain MORTGAGE (LINE OF CREDIT) between, COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A., and ANDREW SCHMIDT, dated April 29, 2003 and recorded on May 12, 2003 as Instrument Number 0313249305 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:

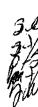
1727 GROVE SCHAUMBURG, IL 60193

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 5

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.



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DOOR OF THE

Countrywide Bank, N.A.

By: Tracy Schreiner

lts: Assistant Vice President

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF			,)	
COUNTY OF Apage			:) SS.)	
On this 3th	Day of Janua	(ๆ	_ 2005 , BEFOR	RE ME,	
Sleven R. Sollmer	(<u>.</u>	
(Notary Public)					
personally appeared, ANDREV satisfactory evidence to be the pracknowledged to me that he/she by his/her/their signature(s) on the person(s) acted, executed the instance with the same action of the same same actions.	erson(s) whose nate they executed the instrument the strument.	me(s) is/are same in his	subscribed to the subscribed t	he foregoing in orized capacity	nstrument, and (ies), and that
	a	1 Hours	R Loven	<i>u</i> .	
"OFFICIAL SEAL" NOTARY PUBLIC STATE OF STEVEN R SOMMERS COMMISSION EXPIRES 07/26/09		NMATE)	<u>N </u>	<u>UB</u>	
(SEAL)		ommission l	Expires: <u>7</u> - =	26-09	
	•	\mathbb{C}			
STATE OF CALIFORNIA)) SS.	4/	27	AND THE PARTY OF T	
COUNTY OF VENTURA)	o al	rul Men	il	
On this 17 day of 5 m. Tracy Schreiner, Assistant V. the person whose name is signed the same in his/her authorized cupon behalf of which the person WITNESS MY HAND AND O	ice President for d to the within ins apacity, and that to acted, executed to acted.	, M.E.Andr Countrywid trument and by his/her sign	e Bank, N.A., acknowledged gnature on the i	ielic, personal personally kno to me that he	she executed
RORY ALEXANDER M Commission # 16 Notary Public - Co Ventura Cour My Comm. Expires N	alifornia \$ ntv [V Notar	y Public	(
		Comn	nission Expires	: Woo /	\$ 2009
(SEAL)		June	28 , 2006		

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1797 Grove Ave. Schaumburg, IL 60193

Denise Marchetti Countrywide Home Loans 1011 Warrenville Rd. #115 Lisle, IL 60532

January 13, 200

Dear Denise:

Enclosed you will find the completed paperwork with notary that you sent to me. One other thing to note, the property address that Countrywide continues to reference on loan instrument number 0313249305 is INCORRECT.

The loan is incorrectly referencing:

1727 Grove Schaumburg, IL 60193

I have never lived at 1727. In fact, I don't believe 1727 (grove even exists. I have attempted to contact the customer service department multiple times regarding this issue, but they don't seem to be listening to me. For you own protection please update the SOFFICE property address to the correct one:

1797 Grove Ave. Schaumburg, IL 60193

Andrew Schmidt

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(Legal Description)

UNIT NO. 78 C-1797 IN BRIAR POINTE CONDPMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN LOTS IN BRIAR POINTE UNIT 1, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER AND THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSH'? RECORDED JANUARY 11, 1995 AS DOCUMENT 95020876, TOGETHER VATHAN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME.

DED FROM TIME TO LINU.