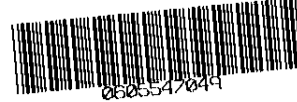


# UNOFFICIAL COPY

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: **JENNIFER PAYTON**  
CLD Deficiency Department  
DOC. ID#: **00340263162005N**



Doc#: **0605547049** Fee: **\$32.50**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: 02/24/2006 08:49 AM Pg: 1 of 5

Spac

*Parcel # 143150290000*

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

MIN#: 100015700049320647

This Loan Modification Agreement (the "Agreement"), made this **24th** day of **August**, **2005** between **GREGORY G HYDER, AND JAMES SMITH**, (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 **March 28, 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 **April 04, 2005** as Instrument Number **0509402097** 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:

**4550 N BEACON ST UNIT 3  
CHICAGO, IL 60640**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

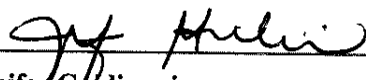
- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PG 7**

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.

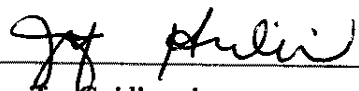
# UNOFFICIAL COPY

Countrywide Home Loans, Inc.

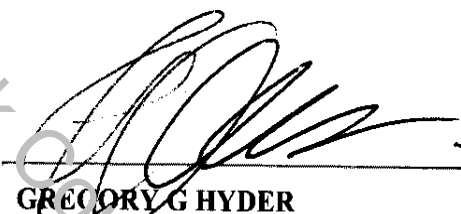
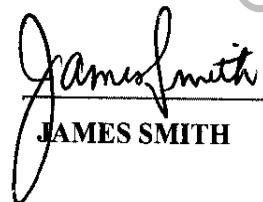


By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Jennifer Guidicessi  
Its: Assistant Vice President

  
GREGORY G HYDER  
JAMES SMITH

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

STATE OF Ill )  
COUNTY OF Cook ) SS.

On this 20<sup>th</sup> Day of January ~~2005~~ <sup>2006</sup>, BEFORE ME,  
[Signature]  
(Notary Public)

personally appeared, **GREGORY G HYDER, AND JAMES SMITH**, 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



[Signature]  
Notary Public

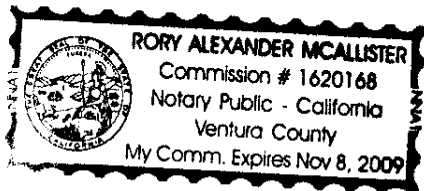
(SEAL)

Commission Expires: 12/6/07

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this 2 day of Feb ~~2005~~ <sup>2006</sup>, before me, [Signature], 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.



[Signature]  
Notary Public

(SEAL)

Commission Expires: Nov 8, 2009

June 28, 2006

# UNOFFICIAL COPY

STATE OF CALIFORNIA

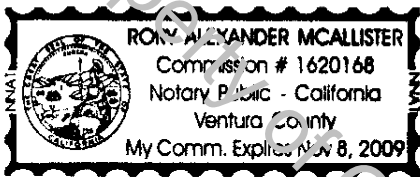
)  
) SS.

COUNTY OF VENTURA

*Roy Alexander McAllister*

On this 2 day of Feb ~~2005~~<sup>2006</sup>, 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

Cook County Clerk's Office

**UNOFFICIAL COPY****Exhibit A****(Legal Description)**

UNIT NUMBER 4550-3 IN THE 4550 BEACON STREET CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOTS 241 AND 242 (EXCEPT THAT PART OF LOT 242 DESCRIBED AS FOLLOWS:: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 242 AND RUNNING THENCE EASTERLY ALONG THE SOUTH LINE OF SAID LOT 242, A DISTANCE 31.25 FEET; THENCE NORTHERLY ALONG A LINE FORMING AN ANGLE OF 92 DEGREES 34 MINUTES, AS MEASURED FROM EAST TO NORTH, WITH THE SOUTH LINE OF SAID LOT 242, A DISTANCE OF 8.12 FEET; THENCE WESTERLY A DISTANCE OF 31.27 FEET TO A POINT ON THE WEST LINE OF SAID LOT 242, SAID POINT BEING 6.50 FEET NORTH OF THE POINT OF BEGINNING; THENCE SOUTHERLY 6.50 FEET TO THE POINT OF BEGINNING), ALL IN SHERIDAN DRIVE SUBDIVISION, BEING A SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF THE WEST 1/2 OF SAID NORTHWEST 1/4 SECTION, WHICH LIES NORTH OF THE SOUTH 800.0 FEET THEREOF AND EAST OF GREEN HAY ROAD, IN COOK COUNTY, ILLINOIS. WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0414154112; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

Cook County Clerk's Office