

# UNOFFICIAL COPY

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  
Prepared by: **MOLLY M BRADLEY**  
CLD Deficiency Department  
DOC. ID#: **009847622932005N**

Parcel ID# **10-18-218-011-0000**



Doc#: **0610156006** Fee: **\$36.50**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: **04/11/2006 08:54 AM** Pg: 1 of 7

Space Above for Recorder's Use

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

MIN#: 100133700002086315

This Loan Modification Agreement (the "Agreement"), made this **20th** day of **July**, **2005** between **VICTOR BIANCHINI, AND SHARON BIANCHINI**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **November 12, 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 **December 15, 2004** as Instrument Number **0435022090** 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:

**6433 LYONS ST**  
**MORTON GROVE, IL 60053**

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

- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY" TO PAGE 2 OF THE PUD RIDER**

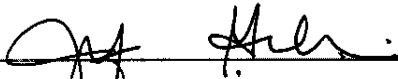
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

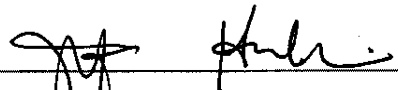
73

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Countrywide Bank, N.A.

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

Mortgage Electronic Registration Systems, Inc.

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

\_\_\_\_\_  
**VICTOR BIANCHINI**

\_\_\_\_\_  
**SHARON BIANCHINI**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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Countrywide Bank, a Division of Treasury Bank, N.A.

---

By: Tracy Schreiner  
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

---

By: Tracy Schreiner  
Its: Assistant Vice President

  
VICTOR BIANCHINI

  
SHARON BIANCHINI

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

STATE OF \_\_\_\_\_ )  
 ) SS.  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ Day of \_\_\_\_\_ 2006, BEFORE ME,

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

personally appeared, **VICTOR BIANCHINI, AND SHARON BIANCHINI**, 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

\_\_\_\_\_  
Notary Public

(SEAL)

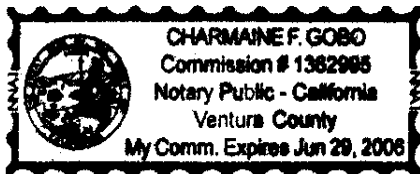
Commission Expires: \_\_\_\_\_

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

*Charmane F Gobo*

On this 12<sup>th</sup> day of March 2006, before me, ~~Debra A. Kiss~~, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Bank, N.A., 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

Commission Expires: 6/29/06

(SEAL)

~~March 01, 2006~~ *ca*

6/29/06

# UNOFFICIAL COPY

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF COOK )

On this SIXTH Day of FEBRUARY 2006, BEFORE ME,  
JOANNE GENNA  
(Notary Public)

personally appeared, **VICTOR BIANCHINI, AND SHARON BIANCHINI**, 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



Joanne V. Genna  
Notary Public

(SEAL)

Commission Expires: 9/19/09

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this \_\_\_ day of \_\_\_ 2006, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Countrywide Bank, a Division of Treasury Bank, N.A., 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.

\_\_\_\_\_  
Notary Public

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

(SEAL)

March 01, 2006

# UNOFFICIAL COPY

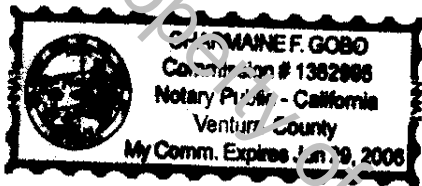
STATE OF CALIFORNIA

COUNTY OF VENTURA

*Charmani F Gobo* )  
 ) SS.

On this 12<sup>th</sup> day of March 2006, before me, ~~Debra A. Kiss~~ <sup>*Cy*</sup>, 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)

*Charmani F Gobo*  
\_\_\_\_\_  
Notary Public

Commission Expires: 6/29/06

~~March 01, 2006~~ <sup>*Cy*</sup>  
6/29/06

COOK County Clerk's Office

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Exhibit A

## (Legal Description)

**Legal Description:** Lot 36 in Delaine Farm Subdivision, being a subdivision of part of the Northeast 1/4 of Section 18, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County Illinois.

**Permanent Index #'s:** 10-18-218-011-0000 Vol. 116

**Property Address:** 6433 Lyons St., Morton Grove, Illinois 60053-1420

Property of Cook County Clerk's Office