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Recording Requested by
Countrywide Home Loans, Inc.

Doc#: 0610222134 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/12/2006 03:00 PM Pg: 1 of 5

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **JOSIMONETTE FESTEJO**
CLD Deficiency Department
DOC. ID#: **0001243489382005N**

Space Above for Recorder's Use

Panel ID# 02031120070000

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100133700011400317

This Loan Modification Agreement (the "Agreement"), made this **23th** day of **February**, **2006** between **CHRISTINE CURRAN, AND ROBERT CURRAN**, (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 **December 22, 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 **January 11, 2006** as Instrument Number **0601143246** 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:

**380 WEST RUHL ROAD
PALATINE, IL 60074**

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

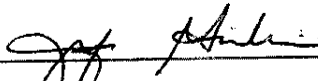
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide 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.

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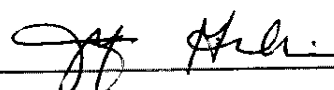
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Countrywide Home Loans, Inc.



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


Mortgage Electronic Registration Systems, Inc.



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



CHRISTINE CURRAN



ROBERT CURRAN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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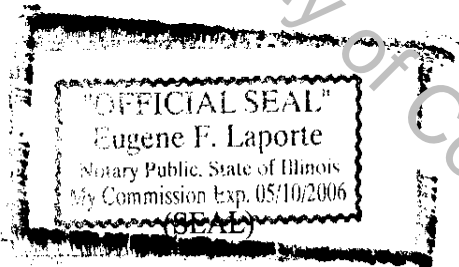
STATE OF Ill)
) SS.
COUNTY OF Cook)

On this 10th Day of MARCH 2006, BEFORE ME,

Eugene Laporte
(Notary Public)

personally appeared, **CHRISTINE CURRAN, AND ROBERT CURRAN**, 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



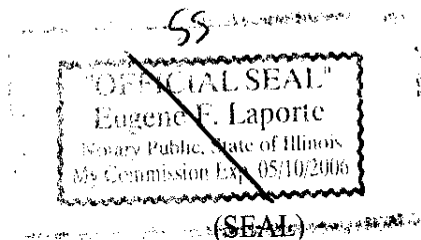
Eugene F. Laporte
Notary Public

Commission Expires: 5/10/06

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 28 day of march 2006, before me, **Sonia Seitz**, 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.

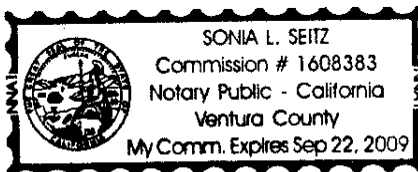
WITNESS MY HAND AND OFFICIAL SEAL.



Sonia L. Seitz
Notary Public

Commission Expires: 9-22-2009

October 22, 2009



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STATE OF CALIFORNIA

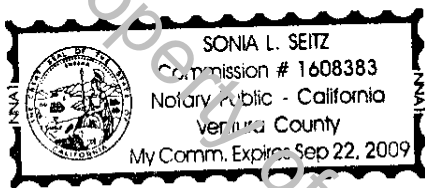
)
) SS.
)

COUNTY OF VENTURA

L

On this 28 day of March 2006, before me, **Sonia Seitz**, 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)

Sonia L. Seitz

Notary Public

Commission Expires: 9-22-2009

October 22, 2009

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Exhibit A

(Legal Description)

LOT 57 IN DUNHAVEN WOODS SOUTH SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 3, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 7, 2001 AS DOCUMENT NO. 0010177887 AND CERTIFICATE OF CORRECTION RECORDED DECEMBER 19, 2002 AS DOCUMENT NO. 0021413888, IN COOK COUNTY, ILLINOIS.

Commonly known as: 580 RUHL Road
PALATINE IL 60074

Property of Cook County Clerk's Office