

FF-60959

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Cook County Recorder of Deeds
Date: 06/08/2006 09:32 AM Pg: 1 of 4

Mail To:
Fisher and Shapiro, LLC
4201 Lake Cook Road, 1st Fl.
Northbrook, IL 60062

Property of Cook County Clerk's Office

COVER SHEET FOR
LOAN MODIFICATION AGREEMENT

RE: Thomas/3335 Thaxted Circle, Olympia Fields, IL 60461

Box 254

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RECORDING REQUESTED BY: COUNTRYWIDE HOME LOANS 450 AMERICAN STREET SIMI VALLEY, CA 93065 WORKOUT DEPT. SV-65 PREPARED BY: Melissa Peters	
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Doc ID #: **00020361113MOD**

-----SPACE ABOVE THIS LINE FOR RECORDER'S USE-----

LOAN MODIFICATION AGREEMENT (Adjustable Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 10th day of March 2006, between CYNTHIA C THOMAS Countrywide Home Loans, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 23rd day of August 2002 and recorded on the 4th day of September 2002 Book No. 000, Page No. 000 as Document No. * in the Official Records of Cook County, in the State of Illinois, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3235 THAXTED CIRCLE, OLYMPIA FIELDS, IL 60461.

*0020969542

The real property described being set forth as follows:

**LOT 9 IN MAYNEGAITE UNIT NUMBER 4, BEING A SUBDIVISION OF PART OF THE
NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 33 NORTH, RANGE 13, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of the 1st day of April 2006, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$393,648.84 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance from the 1st day of March 2006. The Borrower promises to make monthly payments of principal and interest of U.S. \$3,818.17 beginning on the 1st day of April 2006. The interest rate and monthly payment will adjust in accordance with the Note, Adjustable Rate Rider and any other loan document that is affixed to or incorporated into the Note and Rider and provides for, implements or relates to any change or adjustment in the interest rate and monthly payment amount under the Note. If on the 1st day of September 2032 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
3. The Borrower will make such payments at 450 American Street, Simi Valley, California 93065 or at such other place as the Lender may require.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

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If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on the Borrower.

5. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
6. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.

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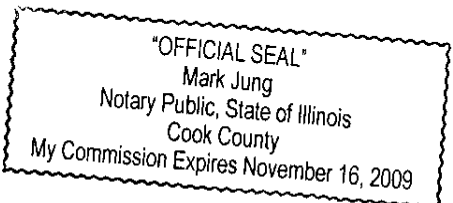
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As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing.

Cynthia C Thomas
CYNTHIA C THOMAS

Dated: 3/17/06
Dated: _____
Dated: _____
Dated: _____

STATE OF IL
COUNTY OF Cook



On 3/17/06 before me [Signature]
Notary Public, personally appeared Cynthia C Thomas

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 within instrument and acknowledged the me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signatures (s) on the instrument the person (s), or entity upon behalf of which the person (s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____

Countrywide Home Loans
By: [Signature]
Eric Fleisher

Dated: 4/7/06

STATE OF CALIFORNIA
COUNTY OF Los Angeles

On 4/7/06 before me, Patricia Angel
Notary Public, personally appeared Eric Fleisher
Vice President

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 within instrument and acknowledged the me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signatures (s) on the instrument the person (s), or entity upon behalf of which the person (s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]

