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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 Prepared by: MIRIAM RAMIREZ CLD Deficiency Department DOC. ID#: 600299786212005N

Parcel #10201200341002

Doc#: 0633206153 Fee: \$30.50 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 11/28/2006 02:56 PM Pg: 1 of 4

Space Above for Recorder's Use

LCAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this 25th day of August, 2006 between BERNARD A GERBER, (the 'Borrowers") and Countrywide Home Loans, Inc., ("Lender"), amends and supplements that certain MCRTCAGE between, COUNTRYWIDE HOME LOANS, INC., and BERNARD A GERBER, MILDRED GERBER, dated June 20, 2003 and recorded on July 09, 2003 as Instrument Number 319020216 in the Official Records of the COOK County, State of ILLINOIS (the "Security Instrument"), and covering the local property specifically described as follows:

This property is more commonly known as:

6020 LINCOLN AVE #202 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 COMPLETE SECTION G BY ADDING THE PRIOR MORGAGE DATE OF JUNE 20, 2003

The Borrowers shall comply with all other covenants, agreements and requirer ients of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a raisfaction 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 co now 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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Countrywide Home Loans, Inc.

By: Allen Kalust lts: 1st Vice President

BERNARD A GERBER

Or ALL (JATURE COMPANY CONTROL (ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF 11.)
COUNTY OF COOK) SS.
On this 13 Day of Sor	2006, BEFORE ME,
- June Frank	, (Notary Public)
and the cold of the personer whose han	ersonally known to me OR proved to me on the basis one(s) is/are subscribed to the foregoing instrument, and same in his/her/their authorized capacity(ies), and that erson(s), or the entity upon behalf of which the
"OFFICIAL SEAL" JERRY GERBER NOTARY PUBLIC STATE OF ILLINOIS	ary Public
My Commission Expires 12/15/2009 (SEAE)	mmission Expires: 12 15 39
STATE OF CALIFORNIA	0,
COUNTY OF VENTURA) SS.	
On this day of 2006, before me, Tricia Reynolds, Notary Public, personally appeared Allen Kalust, 1st 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.	
TRICIA REYNOLDS S COMM. #1414445 R NOTARY PUBLIC - CALIFORNIA U VENTURA COUNTY 1 My Commission Exp. Apr 29 2007	Michael Whalab
	Commission Expires:
(SEAL)	April 20, 2007

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(Legal Description)

UNIT 202 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN GROVE HOUSE CONDOMINIUMS AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 21821769, IN THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD MERIDIAN, IN COOK, ILLINOIS.

Property of County Clerk's Office