



Doc#: 0703117037 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/31/2007 10:16 AM Pg: 1 of 5

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: **TAMARA BROWN**
CLD Deficiency Department
DOC. ID#: 0000875361092005N

Space Above for Recorder's Use

Parcel # 18303140410000

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

This Loan Modification Agreement (the "Agreement"), made this 19th day of October, 2006 between **JOSE A GARCIA AND SANDRA P GARCIA**, (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 **January 13, 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 **March 17, 2005** as Instrument Number **0507617044** in the Official Records of the **COOK** County, State of **ILLINOIS** (the "Security Instrument"), and covering the real property specifically described as follows:

MIN#: 100133700004790096

This property is more commonly known as:

**7316 N NEVA AVE
MILES, IL 60714**

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

- **TO ADD BORROWERS INITIALS TO CORRECTION ON PAGE 1 OF 7 OF MORTGAGE(LINE OF CREDIT).**
- **TO ADD BORROWERS SIGNATURE AS INDIVIDUAL TO PAGE 6 OF 7 OF THE MORTGAGE(LINE OF CREDIT).**

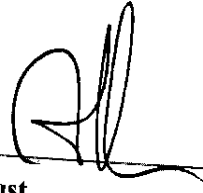
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

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YH

UNOFFICIAL COPY

Countrywide Bank, N.A.



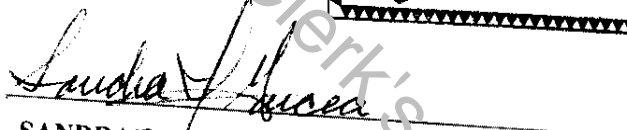
By: Allen Kalust
Its: 1st Vice President

Mortgage Electronic Registration Systems, Inc.



By: Allen Kalust
Its: 1st Vice President

Property of Cook County Clerk's Office


JOSE GARCIA
SANDRA GARCIA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

UNOFFICIAL COPY

STATE OF IL

COUNTY OF COOK

)
) SS.
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On this 11th Day of November 2006, BEFORE ME,

GHOLAMREZA R. MORADI, (Notary Public)

personally appeared, **JOSE A GARCIA AND SANDRA GARCIA**, 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

Commission Expires:



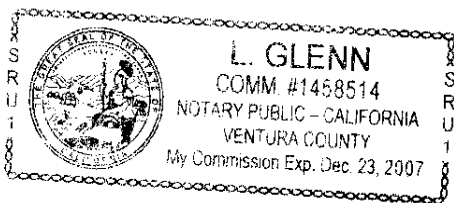
(SEAL)

STATE OF CALIFORNIA)

COUNTY OF VENTURA) SS.

On this 14th day of Dec 2006, before me, **L. Glenn**, Notary Public, personally appeared **Allen Kalust**, 1st 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.



(SEAL)

[Signature]
Notary Public
Commission Expires: 12.23.07
December 23, 2007

UNOFFICIAL COPY

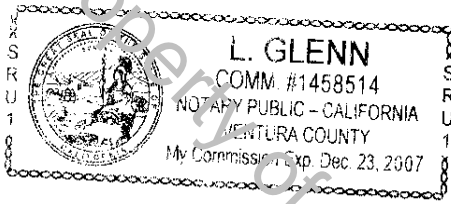
STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 14th day of Dec 2006, before me, **L. Glenn**, Notary Public, personally appeared **Allen Kalust**, 1st 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)

L. Glenn
Notary Public

Commission Expires: 12.23.07
December 23, 2007

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Exhibit A (Legal Description)

A PARCEL OF LAND SITUATED IN THE STATE OF ILLINOIS, COUNTY OF COOK, WITH A STREET LOCATION ADDRESS OF 7316 N NEVA AVE; NILES, IL 60714-4314 CURRENTLY OWNED BY JOSE A GARCIA AND SANDRA P GARCIA HAVING A TAX IDENTIFICATION NUMBER OF 10-30-314-041-0000 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 34316105 DATED 4/30/2004 AND FURTHER DESCRIBED AS NORTH 20 FT LOT 16 BLK 42 LOT 1 PART L1 LL / DIVERSEYSS III.

Property of Cook County Clerk's Office