



FF 65287

Doc#: 0710957109 Fee: \$50.50
 Eugene "Gene" Moore RHSP Fee:\$10.00
 Cook County Recorder of Deeds
 Date: 04/19/2007 10:37 AM Pg: 1 of 3

RECORDING REQUESTED BY: COUNTRYWIDE HOME LOANS 450 AMERICAN STREET SIMI VALLEY, CA 93065 WORKOUT DEPT. SV3-70 PREPARED BY: Amber Gutierrez	
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Loan #: 35136475

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

**LOAN MODIFICATION AGREEMENT
 (Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 6th day of March 2007, between EULA FORD and Countrywide Home Loans, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 4th day of May 2004 and recorded on the 16th day of August 2004 in Book No. None, Page No. None as Document No. 0422804035 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 305 ORCHARD HILLSID, CHICAGO, IL 60162.

The real property described being set forth as follows:

Please see attached Exhibit "A"

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 March 2007, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$322,604.98 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 at the yearly rate of 8.000% from the 1st day of February 2007. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,424.99 beginning on the 1st day of March 2007, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of June 2034 (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 it's option, require immediate payment in full of all sums secured by this Security Instrument.
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; however, if your original Note or Security Instrument was an Adjustable Rate, the following terms and provisions are cancelled, null, and void, as of the date specified in paragraph No.1 above:
 - (a) all terms and provisions of the original Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment, in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the original Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

UNOFFICIAL COPY

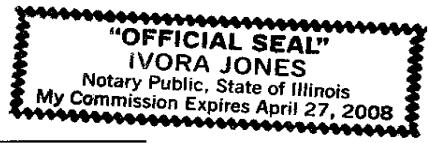
6. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.

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

Eula Ford
EULA FORD
[Signature]

Dated: 3/12/07
Dated: _____
Dated: 3/14/07
Dated: _____

STATE OF Illinois
COUNTY OF Cook



On 17th before me, [Signature]
Notary Public, personally appeared Eula Ford

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 _____

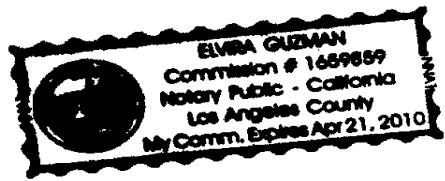
Countrywide Home Loans
By: [Signature]
Sarah Rodriguez

Dated: 3/23/07

STATE OF CALIFORNIA
COUNTY OF VENTURA Los Angeles
On 32307 before me, Elvira Guzman
Notary Public, personally appeared Sarah Rodriguez

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]



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Exhibit "A"

Account #: 35136475 Mortgagor: EULA FORD

The land referred to in this Commitment is described as follows:

THE NORTH 158 FEET AS MEASURED ON THE EAST LINE (EXCEPT THE NORTH 50 FEET THEREOF) OF LOT 57 IN BOEGER'S FIRST ADDITION TO HILLSIDE, A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE EAST 158-85/100THS FEET THEREOF) LYING BETWEEN THE RIGHT OF WAY OF CHICAGO, MADISON AND NORTHERN RAILROAD COMPANY AND THE RIGHT OF WAY OF COOK COUNTY AND SOUTHERN RAILROAD COMPANY OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD-PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 15-17-412-018-0000

Property of Cook County Clerk's Office