

# UNOFFICIAL COPY



Doc#: 0710922011 Fee: \$36.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/19/2007 11:24 AM Pg: 1 of 7

Recording Requested by  
**Countrywide Home Loans, Inc.**

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans Inc.  
1800 Tapo Canyon Road S 12-116  
Simi Valley, CA 93063  
Prepared by: **BRYAN KOOBIE**  
CLD Deficiency Department  
DOC. ID#: 00214684042005N

Parcel # 04-14-100-025-0000

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100058900001634096

This Loan Modification Agreement (the "Agreement"), made this **28th** day of **November**, **2005** between **GREGORY S BEDNAR**, (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 **October 03, 2002** 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 **October 15, 2002** as Instrument Number **0021125173** 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:

**1105 BRENT ROAD  
NORTHBROOK, IL 60062**

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 (LINE OF CREDIT) ON PAGE 5.**

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.

bc  
3/4  
mmj  
p-17  
jkw

# UNOFFICIAL COPY

**Countrywide Home Loans, Inc.**

---

**By: Tracy Schreiner**  
**Its: Assistant Vice President**

**Mortgage Electronic Registration Systems, Inc.**

---

**By: Tracy Schreiner**  
**Its: Assistant Vice President**

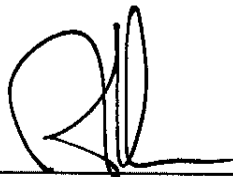
*Gregory S Bednar*  
\_\_\_\_\_  
**GREGORY S BEDNAR**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

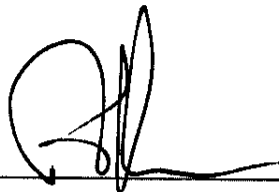
# UNOFFICIAL COPY

**Countrywide Home Loans, Inc.**



By: **Allen Kalust**  
Its: **1st Vice President**

**Mortgage Electronic Registration Systems, Inc.**



By: **Allen Kalust**  
Its: **1st Vice President**

**GREGORY S BEDNAR**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

STATE OF Indiana )  
 ) SS.  
COUNTY OF Marion )

On this 22<sup>nd</sup> Day of March 2006, BEFORE ME,

Lori Starks  
(Notary Public)

personally appeared, **GREGORY S BEDNAR**, 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

**LORI B. STARKS**  
Notary Public, State of Indiana  
County of Marion  
My Commission Expires Jun 5, 2008

Lori Starks  
Notary Public

(SEAL)

Commission Expires: 6-5-08

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this \_\_\_\_\_ day of \_\_\_\_\_ 2006, before me, **M.E.Andrade**, Notary Public, personally appeared **Tracy Schreiner**, 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.

\_\_\_\_\_  
Notary Public

Commission Expires: \_\_\_\_\_

(SEAL)

**June 28, 2006**

# UNOFFICIAL COPY

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ ) SS.

On this \_\_\_\_\_ Day of \_\_\_\_\_ 2007, BEFORE ME,

\_\_\_\_\_, (Notary Public)

personally appeared, **GREGORY S BEDNAR**, 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

\_\_\_\_\_  
Notary Public

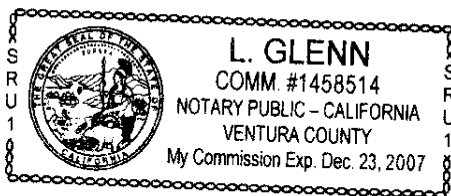
(SEAL)

Commission Expires: \_\_\_\_\_

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this 28<sup>th</sup> day of March 2007, before me, **L. Glenn**, 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.



(SEAL)

L. Glenn  
Notary Public  
Commission Expires: 12.23.07

December 23, 2007

# UNOFFICIAL COPY

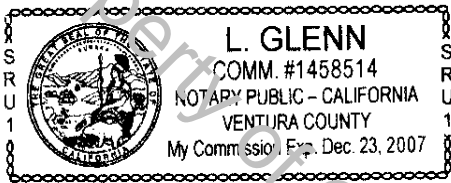
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this 20<sup>th</sup> day of March 2007, 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**

Property of Cook County Clerk's Office

**UNOFFICIAL COPY****Legal Description**

Land in the CITY of NORTHBROOK, COOK, ILLINOIS, described as follows:

(A) THE LEASEHOLD ESTATE (SAID LEASEHOLD ESTATE BEING DEFINED IN THE CONDITIONS AND STIPULATIONS OF THE POLICY), CREATED BY THE INSTRUMENT HEREIN REFERRED TO AS THE LEASE, EXECUTED BY: COLE TAYLOR BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 1, 2000 AND KNOWN AS TRUST NUMBER 99-8163, AS LESSOR, AND KZF VENTURE GROUP, L.L.C., AS LESSEE, DATED DECEMBER 27, 2000, WHICH LEASE WAS RECORDED DECEMBER 29, 2000 AS DOCUMENT NO. 0001022135, FOR A TERM OF YEARS BEGINNING DECEMBER 27, 2000 AND ENDING DECEMBER 31, 2150, WHICH LEASE WAS ASSIGNED BY KZF VENTURE GROUP, L.L.C., TO IRIT GUTMAN BY PARTIAL ASSIGNMENT AND ASSUMPTION OF GROUND LEASE AND SPECIAL WARRANTY DEED RECORDED AS DOCUMENT NO. 0020545923, WHICH LEASE DEMISES THE LAND DESCRIBED BELOW (EXCEPT THE BUILDINGS AND IMPROVEMENTS LOCATED ON THE LAND); AND,

(B) OWNERSHIP OF THE BUILDINGS AND IMPROVEMENTS LOCATED ON THE LAND DESCRIBED AS FOLLOWS:

UNIT NUMBER 23-D1 IN THE NORTHBROOK GREENS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

PART OF LOTS SE-1A AND SE-1B IN TECHNY PARCEL SE-1 SUBDIVISION, ACCORDING TO THE FINAL PLAT OF SUBDIVISION OF TECHNY PARCEL SE-1 RECORDED ON DECEMBER 22, 2000 AS DOCUMENT NO. 01007540, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 0011237707, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PIN(S): 04-14-100-025-0000

Commonly Known As: 1105 BRENT ROAD

File Number: 02-028470