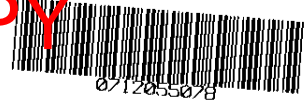


UNOFFICIAL COPY



Doc#: 0712055078 Fee: \$34.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/30/2007 12:23 PM Pg: 1 of 6

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  
Attn: JOSIMONETTE FESTEJO  
CLD Deficiency Department  
DOC. ID#: 0001077603992005N

Space Above for Recorder's Use

Parcel # 11-20-103-033-1044

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

MIN#: 100133700005684439

This Loan Modification Agreement (the "Agreement"), made this 19th day of January, 2006 between TRACEY L NIHEM, (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 June 15, 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 June 28, 2005 as Instrument Number 0517949038 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: 594 SHERIDAN SQ APT 2  
EVANSTON, IL 60202

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

- TO ADD THE PRIOR MORTGAGE DATE OF 6/15/05 TO SECTION G OF PAGE 4 OF THE MORTGAGE WHICH WAS OMITTED AT THE TIME OF RECORDING
- TO CORRECT THE PRIOR MORTGAGE AMOUNT FROM \$0.00 TO \$168,000.00 ON SECTION G OF PAGE 4 OF THE MORTGAGE
- TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 7

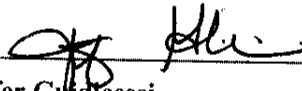
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

CT 2/1

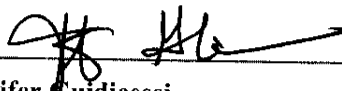
# UNOFFICIAL COPY

Countrywide Home Loans, Inc.



By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Jennifer Guidicessi  
Its: Assistant Vice President



TRACEY L NIHEM

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

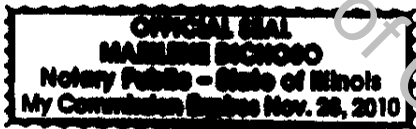
STATE OF Illinois )  
COUNTY OF Cook ) SS.

On this 23rd Day of MARCH 2006, BEFORE ME,

MARILYN DICUSO  
(Notary Public)

personally appeared, **TRACEY L NIHEM**, 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



(SEAL)

Marilyn Dicuso  
Notary Public

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

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this \_\_\_\_\_ day of \_\_\_\_\_ 2006, before me, **Rory Alexander McAlister**, Notary Public, personally appeared **Jennifer Guidicessi**, **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)

**November 08, 2009**

# UNOFFICIAL COPY

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

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

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

personally appeared, **TRACEY L NIHEM**, 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

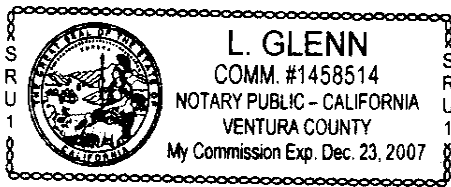
(SEAL)

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

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this 27th day of March 2007, before me, **L. Glenn**, Notary Public, personally appeared **Jennifer Guidicessi**, **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.



(SEAL)

*L. Glenn*  
\_\_\_\_\_  
Notary Public  
Commission Expires: 12.23.07

December 23, 2007

# UNOFFICIAL COPY

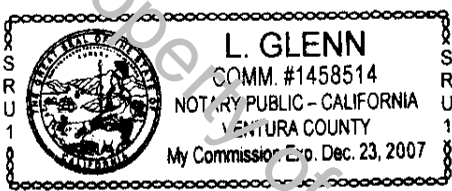
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this 27th day of November 2007, before me, **L. Glenn**, Notary Public, personally appeared **Jennifer Guidicessi**, **Assistant 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

Exhibit A

## (Legal Description)

UNIT NUMBER 594-2 IN TOWER COURT ON THE LAKE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 23, 24, 25, AND 26 (EXCEPT THE NORTH 10 FEET THEREOF) ALL IN BLOCK 3 IN ARNOLD AND WARREN'S ADDITION TO EVANSOTN IN THE SOUTHW EST FRACTIONAL QUARTER OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTINGFROM SAID PREMISES THAT PART OF SAID LOTS USED FOR SHERIDAN SQUARE OF BOULEVARD), ALL IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DEOCUMENT NUMBER 25223865, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office