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Doc#: 0917415034 Fee: \$66.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/23/2009 10:53 AM Pg: 1 of 4

RECORDING REQUESTED BY:
Countrywide Home Loans Servicing LP
Attn Home Retention Division: SV-HRD S-L
400 Countrywide Way
Simi Valley, CA 93065

Loan #: 125702627

FOR INTERNAL USE ONLY

LOAN MODIFICATION AGREEMENT
(Fixed Interest Rate-Recorded)

404 7580

This Loan Modification Agreement ("Agreement"), made this 26th day of February 2009, between RODERICK HUDSON, and Countrywide Home Loans Servicing LP (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 14th day of February 2006 and in the amount of \$267,750.00 and recorded on the 3rd day of March 2006 in Book No. 0, Page No. 0 as Document No. 0606240010 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 in the 'Property', located at 1615 N MERRIMAC AVE, CHICAGO, IL 60639.

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 April 2009, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$331,537.09 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs 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 6.500% from the 1st day of March 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,173.41 beginning on the 1st day of April 2009, 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 March 2036 (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 400 Countrywide Way Simi Valley, CA 93065 or at such other place as the Lender may require.
- 4 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.
- 5 In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as Documents. Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

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

RODERICK HUDSON

3-16-09
Dated

STATE OF ILLINOIS
COUNTY OF COOK
On 16th March 09 Before MARTA MILOWICKI
Notary Public, personally appeared RODERICK HUDSON

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 to 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 MARTA MILOWICKI

5x
page 3
page 1
4
12/10
K

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Countrywide Home Loans Servicing LP

By:

Miguel Cervantes

Dated:

4/21/09

STATE OF _____

COUNTY OF _____

On _____ Before _____

Notary Public, personally appeared _____

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 to 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

Property of Cook County Clerk's Office

UNOFFICIAL COPY

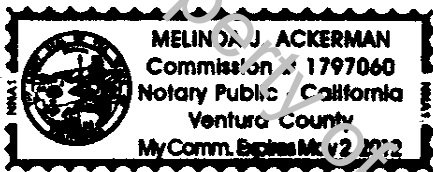
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Ventura

On 4/21/09 before me, Melinda J. Ackerman, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Miguel Preciado
Name(s) of Signer(s)



who 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 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Melinda J. Ackerman
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

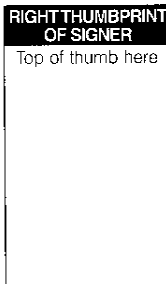
Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

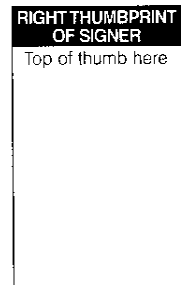
Signer Is Representing: _____



Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____





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EXHIBIT "A"

LOT 32 AND THE SOUTH 5 FEET OF LOT 33, IN BLOCK 8 IN GALE AND WELCH'S RESUBDIVISION OF BLOCKS 27-30 AND LOTS 4-12 IN BLOCK 31 AND ALL OF BLOCKS 46-50 IN A. GALE'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 31 AND THE SOUTHWEST 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID NUMBER: 13-32-317-013-0000

COMMONLY KNOWN AS: 1615 NORTH MERRIMAC AVENUE
CHICAGO, IL 60639

 HUDSON IL
40475580
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


When recorded mail to: MOD REC
Equity Loan Services, Inc.
Loss Mitigation Title Services - LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44114 5115724
Attn: National Recordings 1120

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