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Doc#: 1107539005 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 03/16/2011 08:41 AM Pg: 1 of 5

Recording requested by and
When recorded mail to:

First American Title
Loss Mitigation Title Services-LMTS
P.O. Box 27670
Santa Ana, CA 92799
Attn: LMTS

PREPARED BY:
MELINDA J ACKERMAN
400 COUNTRYWIDE WAY
SIMI VALLY, CA 93065

..... [Space Above This Line For Recording Data].....

UGAN MODIFICATION AGREEMENT

STATE: IL
COUNTY: COOK

ORDER #: 6317388

PIN#: 06-35-104-018-0000

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(ADDITIONAL RECORDING FEE APPLIES)

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RECORDING REQUESTED BY:
 Countrywide Home Loans Servicing LP
 Attn: Home Retention Division, Mail Stop :
 TX2-979-01-16
 4500 Amon Carter Blvd
 Fort Worth, TX 76155-2202

Doc ID #: 00022318979 MOD

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

This Loan Modification Agreement ("Agreement"), made this 16th day of April 2009, between Carmelita Audouin, Vladimir Audouin (the "Borrower(s)") and Countrywide Home Loans Servicing LP (the "Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 12th day of August 2003 and recorded 8th of September 2003 in Book No. 0, Page No. 0 as Document No. 325144188 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, and (3) any prior agreements or modifications in effect relative to the Note and Security Instrument which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 7011-F Astor Ave, Bartlett, IL 60103.

The real property described being set forth as follows:

\$ 187,500.00

Unit 5, Hanover Gardens 1st Add. sub blks 9 & 15 of Unit S3 Hanover Gardens 1st Add sub PT WH SE & PTY SWSH Sec 25-41-09, Cook County, State of Illinois

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 June 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$215,141.15, consisting of the amount(s) loaned to the Borrower by the Lender which may include, but 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 6.750% from the 1st day of May 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,502.17 beginning on the 1st day of June 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 September 2033 (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 P.O. BOX 650070 Dallas, TX 75265-0070 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.

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

Carmelita Audouin
Carmelita Audouin
Vladimir Audouin
Vladimir Audouin

Dated: 4-22-09

Dated: 4-22-09

Dated: _____

Dated: _____

STATE OF Illinois

COUNTY OF De Kalb

On 4/22/09 before me, Tanya Granata Notary Public, personally appeared

Carmelita Audouin & Vladimir Audouin

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.

Tanya Granata
Signature



Countrywide Home Loans Servicing LP

By: [Signature]

Dated: 10/19/10

STATE OF _____

COUNTY OF _____

On _____ before me, _____ 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

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032544943 Page: 20 of 100

Order Number: 000422165

Re: Ernest Skiles

Nancy Skiles

235 N Berteau Avenue

BARTLETT, IL 60103

COOK County

EXHIBIT 'A'

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN COOK COUNTY,
ILLINOIS, TO WIT:

LOT 12 IN TAYLORS 2ND ADDITION TO BARTLETT, A SUBDIVISION OF PART OF
THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE
THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL
2, 1959 AS DOCUMENT T 1852682, IN COOK COUNTY ILLINOIS.

06-35-104-018-0000

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ACKNOWLEDGMENT

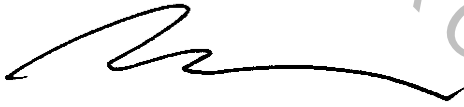
State of California
County of Ventura)

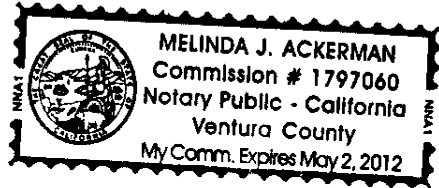
On 10/19/2010 before me, Melinda J. Ackerman, Notary Public
(insert name and title of the officer)

personally appeared Donna Panosian, SVP
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  (Seal)



WHEN RECORDED MAIL TO:
First American Title
P.O. Box 27670
Santa Ana, CA 92799
Attn: Recording Dept.

6317388