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Doc#: 1135419034 Fee: \$70.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 12/20/2011 10:10 AM Pg: 1 of 5

Recording Requested by Countrywide Home Loans, Inc. WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc. Post Office Box 10266 Van Nuys, CA 91410-0266 Attention: Document Control

DocID#: 665338701917105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on December 18, 2007 between Alfreeda Smith (the "Borrower(s)") and Countrywide Home Loans, Inc. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust), the "Security Instrument") dated September 10, 2003 which covers the real and personal property describe d in the Security Instrument and defined therein as the 'Property', located at 8817 S Bishop St, Chicago, IL 30620.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

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

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Thousand, Three Hundred Nineteen Dollars And Twenty Six Cents, (U.S. Dollars) (\$100,319.26). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 1, 2034.

The Borrower[s] 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 ricorided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] 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 first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

S P S M M SC Y E Y INTO

WDGGovLnModAgree

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WDGLMAGM 7382 07/20/2007

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Tanyary 2008
SIGNED AND ACCEPTED THIS 16th DAY OF January 2008
BY /
Africa Inier
Alfreeda Smith
(ALL SIGNATURES MUST BE ACKNOWLEDGED)
State of ILLINOIS, County of Cook On this 16th day of Tanuary before me the undersigned, a Notary Public in and for said State, personally appeared
2009 before me the undersigned, a Notary Public in and for said State, personally appeared
Alfreeda Smith
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 that executed the
same.
RICHARD D. TRICE NOTARY PUBLIC, STATE OF ILLINOIS NOTARY PUBLIC, STATE OF ILLINOIS Name (typed or printed)
RICHARD D. TRICE RICHARD D. Trice
NOTARY PUBLIC, STATE OF ILLINOIS Name (typed or printed)
My commission expires: 8/6/2011
My commission expires: 07072011

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.
CO-OWNER(S)
Co-Owner(s) Signature
CO-OWNER(S) Signature
Co-Owner(s) Name (typed or printed)
STATE OF
COUNTY OF
On before me,
Nator, Dublic, paragraphy appropriat
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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Countrywide Home Loans, Inc.
SIGNED THIS DATE: 1/30/08
BY: Janaa Waller -Tamara Waller First Vice President, Loss Mitigation
State of Texas, Collin County, On this <u>30TH</u> day of <u>January</u> , 2008, before me the undersigned, a Notary Public in and for said State, personally appeared Tamara Waller, First Vice Precident, Loss Mitigation, known to me, or proved to me on the basis of satisfactory evidence to be the person whose name subscribed to the foregoing instrument and acknowledged that she executed the same.
Witness my hand and official seal. Signature Main Main
Monica Manning
Name (typed or printed) My commission expires:
MONICA MANNING My Commission Expires January 20, 2009
T'S Open
CO

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Order ID: 5449953

Loan Number:

35870191

Property Address: 8817 S BISHOP ST, CHICAGO, IL 60620



EXHIBIT A

THE SOUTH 5 FEET OF LOT 43, ALL OF LOT 42 AND THE NORTH 5 FEET OF LOT 41 IN BLOCK 8 IN BLISS AND CHAUNCEY'S SUBDIVISION OF BLOCKS 1 AND 8 IN TELFORD BURNHAM'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 5, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Tax Number 25-05-111-005-0000

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Recording Requested by/After Recording Return To:

Stewart Lender Services Attn: Modification Recordation 9700 Bissonnet Street, Suite 1500 Houston, TX 77036

Order ID: 5449953

Project ID: 76371

Loan Number: 35870191

MIN Number 100053000033758057

EXHIBIT B

Borrower Name: ALFREEDA SMITH

Property Address: 8817 S BISHOP ST CHICAGO, IL 60620

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/07/2003 as Instrument/Document Number: 0328004179, and/or Book/Liber Co. Any Control Number: N/A at Page Number: N/A in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$102,410.00

Original Mortgage Date: 2003-09-26



