

**Recording Requested by/
After Recording Return To:**

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

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.3124

LOAN MODIFICATION AGREEMENT

Order ID: 8943704
Loan Number: 8508402
Borrower: MATTHEW O'BRIEN and SHARON O'BRIEN

Project ID:

Original Loan Amount: \$119,342.00
Original Mortgage Date: 04/23/1999
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

UNOFFICIAL COPY

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

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

DocID#: 06585084027105B

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on this June 11, 2004 between MATTHEW T & SHARON A O'BRIEN (the "Borrower(s)") and Countrywide Home Loans, Inc., amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated April 23, 1999 and recorded in the Book or (Liber), at page (s), or document number of the Official Records of the County of COOK, State of ILLINOIS, and covers the real property specifically described in the Security Instrument and defined therein as the "Property", located at 11616 SOUTH KILDARE AVENUE, ALSIP, IL 60803 as follows:

and legally defined as set forth in the 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 Sixteen Thousand Six Hundred Thirty Five Dollars and Thirty Six Cents (U.S. Dollars \$116,635.36). [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 September 01, 2029.]

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 provided 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.

000853439 O'BRIEN MT



610 008508402 MOD 001 004

UNOFFICIAL COPY

SIGNED AND ACCEPTED THIS 18 DAY OF June
BY

Matthew T O'Brien

MATTHEW T O'BRIEN

Sharon A O'Brien

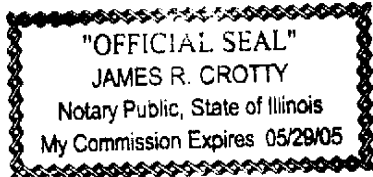
SHARON A O'BRIEN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, COOK County On this 18 day of June, 2004,
before me the undersigned, a Notary Public in and for said State, personally appeared

Matthew T O'Brien and Sharon A O'Brien

known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose
name(s) subscribed to the foregoing instrument and acknowledged that they
executed the same.



Witness my hand and official seal.

Signature [Handwritten Signature]

James Crotty
Name (typed or printed)

My commission expires: 5/29/05

Property of Cook County Clerk's Office

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Countrywide Home Loans, Inc.

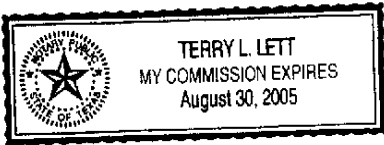
SIGNED THIS DATE: 7 28 04

BY: *[Signature]*
Paula Edwards
Vice President, Loss Mitigation

State of Texas, Collin County, On this 28TH day of July, 2004, before me the undersigned, a Notary Public in and for said State, personally appeared Paula Edwards, Vice President, 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 *[Signature]*



TERRY L LETT
Name (typed or printed)
My commission expires:

Notary of Cook County Clerk's Office

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EXHIBIT 'A'

COOK

County, Illinois:

LOT 59 IN SECOND ADDITION TO LINE CREST MANOR A RESUBDIVISION OF LOT B" IN FIRST ADDITION TO LINE CREST MANOR A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT RECORDED FEBRUARY 19, 1959 AS DOCUMENT 17461147.

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Loan Number: 8508402

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EXHIBIT B

Borrower Name: MATTHEW O'BRIEN and SHARON O'BRIEN
Property Address: 11616 SOUTH KILDARE AVENUE, ALSIP, IL 60803

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/11/1999 as Instrument/Document Number: 99452542, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$119,342.00
Original Mortgage Date: 04/23/1999
PIN /Tax ID: 24-22-419-032

