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Doc#: 1103810013 Fee: \$74.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 02/07/2011 10:31 AM Pg: 1 of 6

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LOAN MODIFICATION AGREEMENT

STATE: IL
COUNTY: COOK

GRANTOR(S): TONYA H CORDER

GRANTEE: BAC HOME LOANS SERVICING, LP

When recorded mail to:

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

TITLE#: 6360193

APN 29-36-307-011-0000

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INT mr

RECORDING REQUESTED BY:

BAC Home Loans Servicing, LP

Attn Home Retention Division: CA 6-019-01-13
400 Countrywide Way
Simi Valley, CA 93065

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When recorded mail to: # 616019

First American Title

Loss Mitigation Title Services 75.26

P.O. Box 27670

Santa Ana, CA 92799

RE: CORDER - MOD REC SVC

Loan #: 159010515

-----FOR INTERNAL USE ONLY-----

APN 2936-307-01-0000

LOAN MODIFICATION AGREEMENT

(Fixed Interest Rate-Recorded)

This Loan Modification Agreement ("Agreement"), made this 19th day of June 2010, between TONYA H CORDER, and BAC Home Loans Servicing, LP (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 23rd day of February 2007 and in the amount of \$165,750.00 and recorded on the 19th day of March 2007 in Book No. N/A, Page No. N/A as Document No. 0707802026 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 1945 185TH ST, LANSING, IL 60438.

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 August 2010, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$218,756.61 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 2.000% from the 1st day of July 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$882.60 beginning on the 1st day of August 2010, 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 2037 (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 PO Box 515503, Los Angeles, CA 90051-6803 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

Tonya H. Corder
TONYA H CORDER

7/9/10
Dated

STATE OF Illinois

COUNTY OF COOK

On July 9, 2010 Before Daniela M Mabry

Notary Public, personally appeared Tonya H Corder
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. Daniela M Mabry
Signature



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BAC Home Loans Servicing, LP

By 
Roberto Aroniva

Dated: 11/10/2010

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

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ACKNOWLEDGMENT


State of California
County of Ventura)

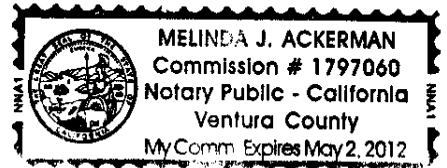
On 11/10/10 before me, Melinda J. Ackerman, Notary Public
(insert name and title of the officer)

personally appeared Roberto Araniva, Officer Mortgage Servicing Team Manager,
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)



PROCESSED BY COOK COUNTY CLERK'S OFFICE

BAC Home Loans Servicing, LP
Attn Home Retention Division: CA6-915-11-43
400 Countrywide Way
Simi Valley, CA 93065

UNOFFICIAL COPY
June 19, 2010

TONYA H CORDER
1945 185th St
Lansing IL 60438

Loan# 159010515
Property 1945 185TH ST
Address: LANSING, IL 60438

RATE CHANGE NOTICE

IMPORTANT MESSAGE ABOUT YOUR LOAN

Your loan has been converted from an Adjustable Rate Mortgage (ARM) into fixed rate mortgage

HOW WE CALCULATE YOUR NEW MONTHLY PAYMENT

Step 1: Your new Interest rate:

	Current	New
Interest Rate	9.375%	2.000%

Step 2: Determine new Payment amount:

Your new monthly interest rate and payment are fixed as shown below:

New Interest Rate	2.000%
Anticipated Principal Balance ¹	\$218,756.61
Remaining Term	320
New Principal and Interest payment	\$382.60
New Payment Effective	8/1 2010

If you have an escrow account, this notice does not address any changes to your escrow payment. Please refer to your monthly statement for information regarding your current escrow payment.

Please be advised, this letter is null and void if the properly signed and executed Modification Documents are not returned by July 9, 2010.

¹ Anticipated principal balance is the unpaid Principal that you are expected to owe at the Payment Change Date, and is calculated based on the assumption that Principal and Interest payments will be remitted on payments due prior to the new payment effective date.

THANK YOU FOR YOUR BUSINESS

You are a valued customer at BAC Home Loans Servicing, LP and it is our continued goal to provide you with the highest level of customer satisfaction.

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

Tonya H. Corder
TONYA H CORDER

7/9/10
Dated: _____

BAC Home Loans Servicing, LP

By: *[Signature]* Dated: *11/10/2010*

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U.S. WORLDWIDE TITLE SERVICES, LLC
2720 S. RIVER ROAD, STE 202
DES PLAINES, IL 60018
Authorized Agent of Lawyers Title Insurance Corporation

FileNo. USW-070008640

Exhibit A

LOT 11 IN DEJONG GARDENS SUBDIVISION, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 36 TOWNSHIP 36 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY ILLINOIS ON JUNE 10, 1977 AS DOCUMENT NO. 2943420 IN COOK COUNTY ILLINOIS.

PIN: 29-36 37 011-0000

1945 185TH STREET
LANSING IL. 60438

Property of Cook County Clerk's Office