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Doc#: 1131315052 Fee: \$76.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/09/2011 11:05 AM Pg: 1 of 6

**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  
1.855.664.5124

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**LOAN MODIFICATION AGREEMENT**

Order ID: 5103730

Project ID: 139242

Loan Number: 184533572

MIN Number: 100057602000443120

Borrower: LEAH HUMPHREY

Original Loan Amount: \$172,296.00

PIN /Tax ID: 32-17-310-009-0000

Original Mortgage Date: 2008-06-05 00:00:00.000

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

S N  
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S N  
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SC y  
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INT M

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Recording Requested by  
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
Post Office Box 10266  
Van Nuys, CA 91410-0266  
Attention: Document Control

DocID#: 0661045335727105A

Space Above for Recorder's Use

**Loan # 184533572**

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 18, 2009 between Leah Humphrey (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated May 23, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 725 Ashland Avenue, Chicago Heights, IL 60411.

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 Eighty Four Thousand, Two Hundred Forty One Dollars And Ninety One Cents, (U.S. Dollars) (\$184,241.91). 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 March 1, 2039.

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 BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. 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.

000693463

HUMPHREY L



610 184533572 MOD 001 001

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SIGNED AND ACCEPTED THIS 28<sup>th</sup> DAY OF July, 2009  
BY

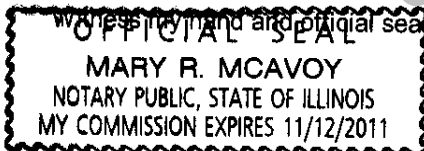
Leah Humphrey  
Leah Humphrey

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 28<sup>th</sup> day of July,  
2009 before me the undersigned, a Notary Public in and for said State, personally appeared

Leah Humphrey

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 she executed the same.



Signature Mary R. McAvoy  
Mary R. McAvoy  
Name (typed or printed)

My commission expires: 11/12/2011

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature \_\_\_\_\_

Dated: \_\_\_\_\_

Co-Owner(s) Name (typed or printed) \_\_\_\_\_

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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As evidenced by the signature below, the Lender agrees to the foregoing.



Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to SAC Home Loans Servicing, LP

By: Myra Leblanc, Vice President

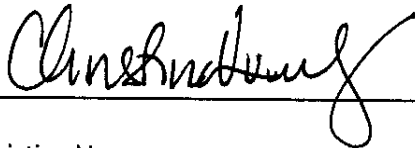
STATE OF TEXAS

COUNTY OF HARRIS

On November 3, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

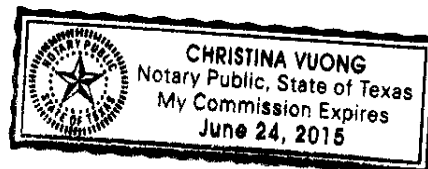
Witness my hand and official seal.

Signature



Christina Vuong

My commission expires: June 24, 2015



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Order ID: 5103730

Loan Number: 184533572

Property Address: 725 ASHLAND AVENUE, CHICAGO HEIGHTS, IL 60411



## EXHIBIT A

LOT 23 IN BLOCK 2 IN OLYMPIA HIGHLANDS, A SUBDIVISION OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 265 FEET OF THE NORTH 623 FEET OF SAID TRACT) IN COOK COUNTY, ILLINOIS, BEING 37 ACRES MORE OR LESS, AND THAT PART OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WESTERLY OF THE WESTERLY LINE OF DIXIE HIGHWAY CUT OFF AND NORTH OF A LINE 2403.72 FEET SOUTH OF AND PARALLEL TO THE EAST AND WEST CENTER LINE OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THEREFROM THAT PART OF THE NORTH 576 FEET LYING WESTERLY OF THE WESTERLY LINE OF DIXIE HIGHWAY CUT OFF, OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 14, 1955, AS DOCUMENT NUMBER 1587740. PERMANENT INDEX #'S: 32-17-310-009-0000 VOL. 0013 PROPERTY ADDRESS: 725 ASHLAND AVENUE, CHICAGO HEIGHTS, ILLINOIS 60411

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Stewart Lender Services  
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9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

Order ID: 5103730

Project ID: 139242

Loan Number: 184533572

MIN Number: 100057602000443120

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**EXHIBIT B**

Borrower Name: LEAH HUMPHREY

Property Address: 725 ASHLAND AVENUE, CHICAGO HEIGHTS, IL 60411

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/26/2008 as Instrument/Document Number: 0817801071, 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: \$172,296.00

*PEN/TAX ID: 32-17-31D-009-000*

Original Mortgage Date: 2008-06-05 00:00:00.000

