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Doc#: 1131315084 Fee: \$88.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/09/2011 01:50 PM Pg: 1 of 9

Property of Cook County Clerk's Office

**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
1.855.667.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5091598

Project ID: 3533

Loan Number: 150801024

MIN Number: 100015700073704021

Borrower: SARAH MAYNARD-PRESTON

Original Loan Amount: \$182,422.00

PIN /Tax ID: 25-10-402-014-000

Original Mortgage Date: 2006-11-10 00:00:00.000

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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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.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0651701199207105A

Space Above for Recorder's Use

Loan # 150801024

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 20, 2010 between SARAH MAYNARD-PRESTON (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 the November 10, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 10041 S VERNON AVE, CHICAGO, IL 60628.

The real property described being set forth as follows:

000688344

MAYNARD-PR S



610 150801024 MOD 001 002

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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 ninety six thousand three hundred ninety seven and 77/100, (U.S. Dollars) (\$196,397.77). 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 August 1, 2040.

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.

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SIGNED AND ACCEPTED THIS 28th DAY OF July 2010

BY Sarah Maynard-Preston
SARAH MAYNARD-PRESTON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of FL County of COOK On this 28 day of July,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Sarah Maynard-Preston

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.

Witness my hand and official seal.

Signature Jennifer Torres
JENNIFER TORRES
Name (typed or printed)



My commission expires: 6-29-14

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) Name (typed or printed) _____

Dated: _____

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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INSTRUCTIONS FOR FILLING OUT THE NOTARY PAGE

IT IS THE HOMEOWNER'S RESPONSIBILITY TO ENSURE THAT THE NOTARY PAGE IS PROPERLY FILLED OUT. THUS, IT IS NECESSARY TO BRING THIS PAGE AND THE SAMPLE NOTARY PAGE WITH YOU WHEN YOU GO BEFORE A NOTARY TO HAVE THE BLANK NOTARY PAGE SIGNED.

DIRECTIONS:

It is important that the blank notary page be filled out correctly because it will be placed in the public record. Also, the blank notary page should not be filled out until you are before the notary. The blank notary page is 8 ½ x 11 inches and begins "Signed and accepted this ____ day of _____." Use the information by each letter below to help fill out that section of the blank notary page. There is a sample notary page included that shows exactly how each section should be filled out.

SECTIONS A, C, D, E & F WILL BE FILLED OUT BY THE NOTARY

A. "SIGNED AND ACCEPTED THIS ____ DAY OF _____."

This date must match the date that you visit the notary. For example, if you went before the notary on May 5, 2007, the line should read when it is completed, "SIGNED AND ACCEPTED THIS 5th DAY OF May, 2007.."

B. Sign your name exactly as it is printed in this Section of the blank notary page.
(FILLED OUT BY HOMEOWNER(S))

For example, if the printed name includes a middle initial, you should include the middle initial. However, if the printed name does not include a middle initial, you should not sign with your middle initial. If your name is printed incorrectly on the blank notary page or in our system, please contact our simple assumption department once your loan is current.

C. Fill in the name of the county, and the "On this ____ day of _____, 2007."

Name of the county is where the notary is bonded. The date must match the date in Section A.

D. On this line, print the name or names exactly as they are printed in Section B.

E. "known to me...acknowledged that _____ executed the same."

IMPORTANT: If there is **one Homeowner**, the notary should put "**he**" or "**she**" depending on the Homeowner's gender. However, if there are **two or more Homeowners**, the notary should put in the word "**they**."

F. The notary must (1) sign and print his/her name, (2) stamp the notary page with the notary stamp, and (3) write in the date when his/her commission expires.

*If you have any questions on any of the information given or on how to fill out the notary page, please contact a Home Retention Representative by calling .

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SAMPLE NOTARY PAGE

SIGNED AND ACCEPTED THIS A DAY OF A
BY

 B
John E. Doe

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of C County of C On this C day of
 C , 2007, Before me the undersigned, a Notary Public in and for said State, personally appeared

 D

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 E executed
the same.

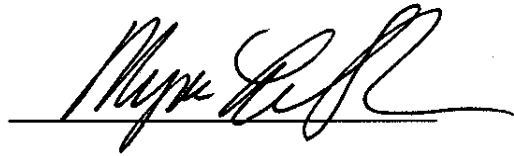
Witness my hand and official seal. Signature F (1)
 F (2)
Name (typed or printed)

My commission expires:
F (3)

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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 BAC Home Loans Servicing, LP

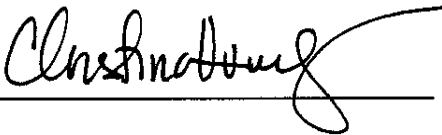
By: Myra Leblanc, Vice President

STATE OF TEXAS

COUNTY OF HARRIS

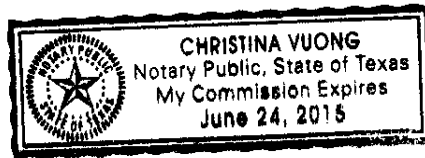
On November 3, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized 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: 5091598



Loan Number: 150801024

Property Address: 10041 S VERNON AVE, CHICAGO, IL 60628

EXHIBIT A

LOT 756 IN FREDERICK H. BARTLETT'S GREATER CHICAGO SUBDIVISION NO. 1 BEING A SUBDIVISION OF ALL OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND ALL OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 10, LYING WEST OF AND ADJOINING THE ILLINOIS CENTRAL RAILROAD (EXCEPT THE NORTH 33.277 ACRES) IN COOK COUNTY, ILLINOIS.

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9700 Bissonnet Street, Suite 1500
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Loan Number: 150801024

MIN Number: 100015700073704021

EXHIBIT B

Borrower Name: SARAH MAYNARD-PRESTON

Property Address: 10041 S VERNON AVE, CHICAGO, IL 60628

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/07/2007 as Instrument/Document Number: 0734117005, and/or Book/Liber Number: na at Page Number: na in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$182,422.00

PEN/TAX ID: 10-402-014-000

Original Mortgage Date: 2006-11-10 00:00:00.000

