



1132015029



00090430141930116000001052244304001013004

Doc#: 1132015029 Fee: \$70.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/16/2011 10:09 AM Pg: 1 of 5

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#: 065522443047105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 30, 2009 between James L Spencer (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 March 25, 2004 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 9011 W 92nd St, Hickory Hills, IL 60457-1641.

The real property described being set forth as follows:

See "Exhibit B"

SAME AS IN SAID SECURITY INSTRUMENT

See "Exhibit A"

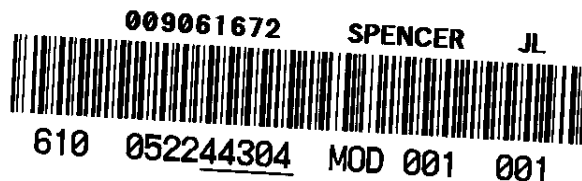
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

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 Two Hundred Nine Thousand, Six Hundred Sixty Dollars And Nineteen Cents, (U.S. Dollars) (\$209,660.19). 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 December 1, 2035.

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.

WDGGovLnModAgree



11/20/2007

Handwritten notes and signatures on the right margin, including a vertical list of letters (S, A, SC, E, INF) and various checkmarks and initials.

UNOFFICIAL COPY

SIGNED AND ACCEPTED THIS 4 DAY OF MAY 2009
BY

James L. Spencer
James L. Spencer

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

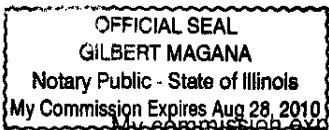
State of ILLINOIS, County of COOK On this 4 day of MAY
2009 before me the undersigned, a Notary Public in and for said State, personally appeared

JAMES L SPENCER

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.

Witness my hand and official seal.

Signature Gilbert Magana
GILBERT MAGANA
Name (typed or printed)



My commission expires: 8-28-2010

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 BAC Home Loans Servicing, LP

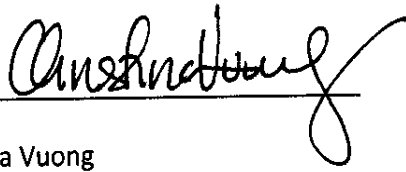
By: Myra Leblanc, Vice President

STATE OF TEXAS

COUNTY OF HARRIS

On November 4, 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: 5077240

Loan Number: 52244304

Property Address: 9011 W 92ND ST, HICKORY HILLS, IL 60457

EXHIBIT A

LOT 234 IN FOREST HILLS, A SUBDIVISION IN THE SOUTHWEST $\frac{1}{4}$ OF THE NORTHEAST $\frac{1}{4}$ AND THE NORTH $\frac{1}{2}$ OF THE SOUTHEAST $\frac{1}{4}$ OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 4, 1962 AS DOCUMENT NO. 1856667, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Recording Requested by/After Recording Return To:

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

Order ID: 5077240

Project ID: 49965

Loan Number: 52244304

MIN Number: 100015700035507306

EXHIBIT B

Borrower Name: JAMES SPENCER

Property Address: 9011 W 92ND ST, HICKORY HILLS, IL 60457

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/04/2004 as Instrument/Document Number: 0412549108, 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: \$185,450.00

PIN/TAX ID: 2303412019
Original Mortgage Date: 3-25-2004

