

UNOFFICIAL COPY



Doc#: 1133215070 Fee: \$86.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 11/28/2011 03:02 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  
1.855.664.3124

---

**LOAN MODIFICATION AGREEMENT**

Order ID: 5110830

Project ID: 112999

Loan Number: 200559040

MIN Number: 100133700034655609

Borrower: JASON TIMMONS and CHAUNTEL LEWIS

Original Loan Amount: \$103,022.00

PIN /Tax ID: 28-24-108-014-0000

Original Mortgage Date: 2008-11-28

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

N  
g  
N  
N  
y  
INT

# UNOFFICIAL COPY

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


200559040

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 5, 2010 between JASON TIMMONS and CHAUNTEL LEWIS (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 22, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 16220 RICHMOND AVENUE, MARKHAM, IL 60428.

The real property described being set forth as follows:

001007220 TIMMONS J



610 200559040 MOD 001 001

# UNOFFICIAL COPY

## 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 eight thousand three hundred eighty three and 15/100, (U.S. Dollars) (\$108,383.15). 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 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.

# UNOFFICIAL COPY

SIGNED AND ACCEPTED THIS 10 DAY OF August  
BY

[Signature]  
JASON TIMMONS

[Signature]  
CHAUNTEL LEWIS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 10 day of August,  
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Jason Timmons and chauntel Lewis  
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 State IL executed the  
same.

Witness my hand and official seal, State of Illinois  
"OFFICIAL SEAL"  
BEATRIZ GUERRERO  
My Commission Expires Nov. 07, 2013

Signature [Signature]  
Beatriz Guerrero  
Name (typed or printed)

My commission expires: NOV 7 2013

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

CO-OWNER(S)

Co-Owner(s) Signature

Date: 8/10/2010

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

STATE OF IL

COUNTY OF COOK

On 10 August, 2010 before me, \_\_\_\_\_

Notary Public, personally appeared \_\_\_\_\_

[Signature]  
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 \_\_\_\_\_

# UNOFFICIAL COPY

## 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 1/2 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."

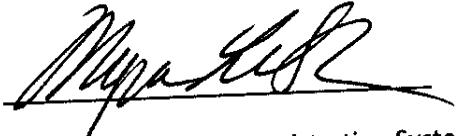
**F. The notary must (1) sign and print his/her name, (2) stamp the notary page with the notary stamp, and (3) write in the date when his/her commission expires.**

\*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 .



# UNOFFICIAL COPY

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

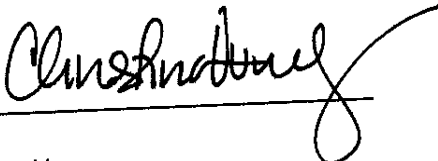
By: Myra Leblanc, Vice President

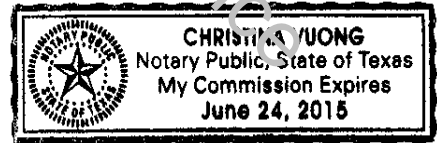
STATE OF TEXAS

COUNTY OF HARRIS

On November 7, 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

# UNOFFICIAL COPY



Order ID: 5110830

Loan Number: 200559040

Property Address: 16239 RICHMOND AVENUE, MARKHAM, IL 60428

## EXHIBIT A

LOT 41, IN BLOCK 3, IN CANTERBURY GARDENS UNIT NO. 2A, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF SECTION 24, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 18, 1957 AS DOCUMENT 16805.54 IN COOK COUNTY, ILLINOIS. PIN NUMBER: 28-24-108-014-0000

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

Project ID: 112999

Order ID: 5110830

Loan Number: 200559040

MIN Number: 100133700034655509

---

### EXHIBIT B

Borrower Name: JASON TIMMONS and CHAUNTEL LEWIS

Property Address: 16239 RICHMOND AVENUE, MARKHAM, IL 60428

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/11/2008 as Instrument/Document Number: 0834604099, 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: \$103,022.00

Original Mortgage Date: 2008-11-28

