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Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

Doc#: 1133617010 Fee: \$74.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/02/2011 09:29 AM Pg: 1 of 6

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 0651966315527105A

Space Above for Recorder's Use

196631552

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 24, 2010 between Cindy M Lopez, Carole Bishop (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated January 23, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5057 W Patterson Ave, Chicago, IL 60641.

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 Three Hundred Twenty Eight Thousand, Four Hundred Sixty Five Dollars And Thirty One Cents, (U.S. Dollars) (\$328,465.31). 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 January 1, 2041.

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 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.

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

001007935 BISHOP CM



610 196631552 MOD 001 001

S N
P 6
S N
M N
SC Y
E Y
INT Y

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SIGNED AND ACCEPTED THIS 3 DAY OF DECEMBER 2010

BY [Signature]
Cindy M Lopez

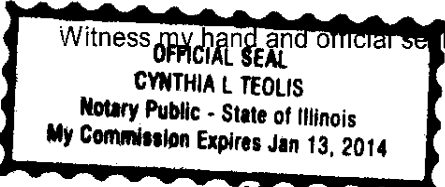
[Signature]
Carole Bishop

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS County of COOK On this 3rd day of DEC, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

CINDY LOPEZ + CAROLE V BISHOP

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 THEY executed the same.



Signature [Signature]
Name (typed or printed) CYNTHIA L. TEOLIS

My commission expires: JAN 13, 2014

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.



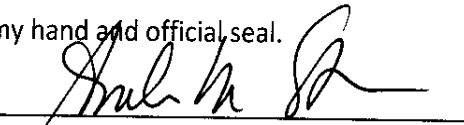
Mortgage Electronic Registration Systems, Inc.-
Nominee for Bank of America N.A. as successor by
Merger to BAC Home Loans Servicing, LP
By: Myra Leblanc, Vice President

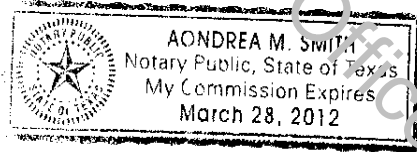
STATE OF TEXAS

COUNTY OF HARRIS

On November 17, 2011 before me, Aondrea M. Smith 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 
Aondrea M. Smith



My commission expires: March 28, 2012

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Order ID: 5109654

Loan Number: 196631552

Property Address: 5057 W PATTERSON AVE, CHICAGO, IL 60641



EXHIBIT A

LOT 77 (EXCEPT THE EAST 93 FEET THEREOF) IN KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION IN THE NORTH 1/2 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID Number: 13-21-229-001-0000

Commonly known as: 5057 WEST PATTERSON AVENUE
CHICAGO, IL 60641

Property of Cook County Clerk's Office

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Recording Requested by/After Recording Return To:

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

Order ID: 5109654

Project ID: 103342

Loan Number: 496631552

MIN Number: 100136500010009451

EXHIBIT B

Borrower Name: CINDY LOPEZ and CAROLE BISHOP

Property Address: 5057 W PATTERSON AVE, CHICAGO, IL 60641

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/29/2010 as Instrument/Document Number: 1027205069, 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: \$301,759.00

Original Mortgage Date: 2009-02-09



* 5 1 8 9 6 5 4 *



* 1 9 6 6 3 1 5 5 2 *

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**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
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5109654

Project ID: 103342

Loan Number: 196631552

MIN Number: 100166500010009451

Borrower: CINDY LOPEZ and CAROLE BISHOP

Original Loan Amount: \$301,759.00

PIN /Tax ID: 13-21-229-001-0000

Original Mortgage Date: 2009-02-09

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'