

# UNOFFICIAL COPY



Doc#: 1134103034 Fee: \$86.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/07/2011 02:01 PM Pg: 1 of 9

Property of Cook County Clerk's Office

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

*Handwritten notes:* 11/18/11 12:12:32

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 8, 2010 between KIMBERLY A CHRISTENSEN (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 March 21, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 16409 BELLEPLAINE DR, MARKHAM, IL 60426.

The real property described being set forth as follows:



610 008313532 MOD 001 002

S Y  
P 9  
S N  
M N  
SC Y  
E Y  
INT FR

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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 thirty eight thousand eight hundred thirty nine and 66/100 (U.S. Dollars) (\$38,839.66). 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 16 DAY OF July, 2010

BY [Signature]  
KIMBERLY A CHRISTENSEN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)  
State of IL, County of COOK On this 16 day of July  
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Kimberly A. Christensen

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 Kimberly A. Christensen executed the same.

Witness my hand and official seal  
**NORMA BARRERA**  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 04/28/2011

Signature [Signature]  
Norma Barrera  
Name (typed or printed)

My commission expires: 4/26/2011

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

**CO-OWNER(S)**

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

Date: \_\_\_\_\_

\_\_\_\_\_  
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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## 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

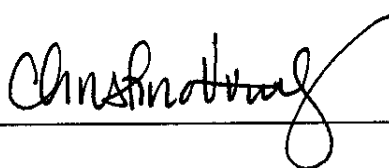
By: Myra Leblanc, Vice President

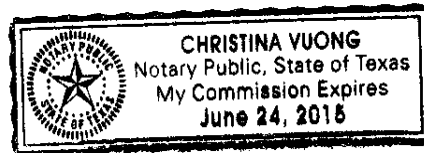
STATE OF TEXAS

COUNTY OF HARRIS

On November 23, 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: 5066943



Loan Number: 8313532

Property Address: 16409 BELLEPLAINE DR, MARKHAM, IL 60426

## EXHIBIT A

LOT 11 IN BLOCK 41 IN H.W. ELMORE'S KEDZIE AVENUE RIDGE, A SUBDIVISION OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 36 NORTH, RANGE 13, SOUTH OF THE INDIAN BOUNDARY LINE, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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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: 5066943

Project ID: 59764

Loan Number: 8313532

MIN Number: 100015700002254676

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## EXHIBIT B

Borrower Name: KIMBERLY DAVERN

Property Address: 16409 BELLEPLAINE DR, MARKHAM, IL 60426

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/29/2001 as Instrument/Document Number: N/A, and/or Book/Liber Number: 1169 at Page Number: 0186 in the real records of COOK County, State of IL.

### Additional County Requirements:

Original Loan Amount: \$65,485.00

Original Mortgage Date: 03/21/2001





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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

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## LOAN MODIFICATION AGREEMENT

Order ID: 5066943

Project ID: 59764

Loan Number: 8313532

MIN Number: 100015700002254676

Borrower: KIMBERLY DAVERN

Original Loan Amount: \$65,485.00

PIN /Tax ID: 28-23-408-001

Original Mortgage Date: 03/21/2001

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'