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Doc#: 1134715013 Fee: \$74.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/13/2011 10:21 AM Pg: 1 of 6

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

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**LOAN MODIFICATION AGREEMENT**

Order ID: 5116125

Project ID: 28501

Loan Number: 873300817

Borrower: BRIAN SANDECKI and CATHY SANDECKI

Original Loan Amount: \$219,240.00

PIN /Tax ID: 07-20-206-017

Original Mortgage Date: 2009-11-14 00:00:00.000

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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

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

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

DocID#: 0658733008177105A



Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on September 1, 2010 between Brian Sandecki, Cathy A Sandecki (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated February 21, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 201 Covington Pl, Schaumburg, IL 60194-4123.

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 Two Hundred Fifty Four Thousand, Five Hundred Four Dollars And Forty Cents, (U.S. Dollars) (\$254,504.40). 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 October 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 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.

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SIGNED AND ACCEPTED THIS 10 DAY OF September 2010

BY

Brian Sandecki  
Brian Sandecki

Cathy A Sandecki  
Cathy A Sandecki

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

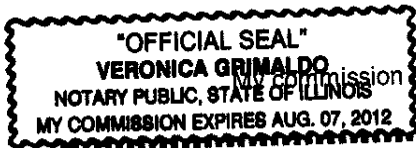
State of ILLINOIS, County of COOK On this 10<sup>th</sup> day of Sept. 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Brian Sandecki and Cathy A Sandecki

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.

Witness my hand and official seal.

Signature Veronica Grimaldo  
Veronica Grimaldo  
Name (typed or printed)



My commission expires: 8-7-2012

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 \_\_\_\_\_

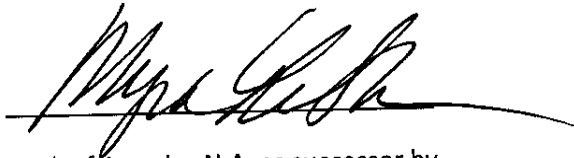
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the 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.



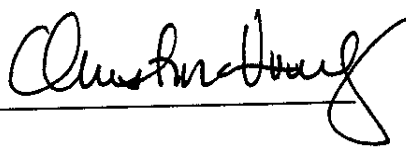
Bank of America N.A. as successor by  
Merger to BAC Home Loans Servicing, LP  
By: Myra Leblanc, Vice President

STATE OF TEXAS

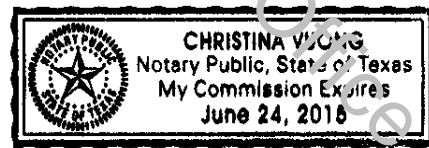
COUNTY OF HARRIS

On November 1, 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: 5116125

Loan Number: 873300817

Property Address: 201 COVINGTON PL, SCHAUMBURG, IL 60194

## EXHIBIT A

LOT 690 IN STRATHMORE SCHAUMBURG UNIT 8, BEING A SUBDIVISION OF PARTS OF SECTIONS 17 AND 20, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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

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Project ID: 28501

Loan Number: 873300817

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**EXHIBIT B**

Borrower Name: BRIAN SANDECKI and CATHY SANDECKI

Property Address: 201 COVINGTON PL, SCHAUMBURG, IL 60194

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 02/26/2001 as Instrument/Document Number: 00101048896, 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: \$219,240.00

Original Mortgage Date: 2009-11-14 00:00:00.000

