

# UNOFFICIAL COPY



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Doc#: 1134717033 Fee: \$74.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/13/2011 02:47 PM Pg: 1 of 6

## 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  
1.855.604.8124

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## LOAN MODIFICATION AGREEMENT

Order ID: 5075546

Project ID: 140160

Loan Number: 35555440

MIN Number: 100053000034102792

Borrower: MARGARET O'BRIEN

Original Loan Amount: \$108,858.00

PIN /Tax ID: 32-08-326-021

Original Mortgage Date: 2003-09-11

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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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#: 06035554407105A



610 03555440 MOD 001 002

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on March 11, 2010 between Margaret O'Brien (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated August 28, 2003 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 166 Doris Lane, Chicago Heights, IL 60411.

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 One Hundred Eight Thousand, One Hundred Eighty One Dollars And Fifty Two Cents, (U.S. Dollars) (\$108,181.52). 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 April 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 10th DAY OF March, 2010  
BY

Margaret O'Brien  
Margaret O'Brien

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 19 day of March  
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Margaret O'Brien

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 She executed the same.

Witness my hand and official seal.

Signature Veronica White

Veronica White  
Name (typed or printed) OFFICIAL SEAL  
VERONICA WHITE  
NOTARY PUBLIC - STATE OF ILLINOIS  
COMMISSION EXPIRES JANUARY 15, 2013

My commission expires: 1-15-13

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 \_\_\_\_\_

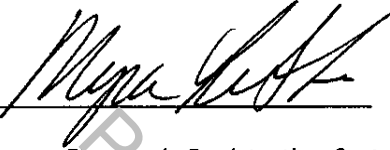
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the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

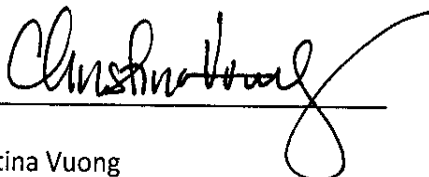
By: Myra Leblanc, Vice President

STATE OF TEXAS

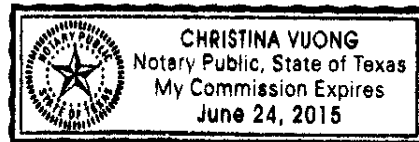
COUNTY OF HARRIS

On November 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: 5075546

Loan Number: 35555440

Property Address: 166 DORIS LANE, CHICAGO HEIGHTS, IL 60411



## EXHIBIT A

Lot 210 in Olympia Terrace Unit No. 5, a subdivision of the Southwest 1/4 of the Southwest 1/4 of Section 8 and that part lying west of the center line of Riegel Road of the Southeast 1/4 of the Southwest 1/4 of said Section 8, Township 35 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois

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: 5075546

Project ID: 140160

Loan Number: 35555440

MIN Number: 00053000034102792

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## EXHIBIT B

Borrower Name: MARGARET O'BRIEN

Property Address: 166 DORIS LANE, CHICAGO HEIGHTS, IL 60411

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/29/2003 as Instrument /Document Number: 0327004094, 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: \$108,858.00

Original Mortgage Date: 2003-09-11



\* 5 8 7 5 5 4 6 \*



\* 3 5 5 5 5 4 4 0 \*