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Doc#: 1213519015 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/14/2012 09:23 AM Pg: 1 of 7

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#: 0651891853847105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 7, 2010 between Judith Scullark (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated March 5, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5234 Stoneridge Court, Matteson, IL 60443.

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:

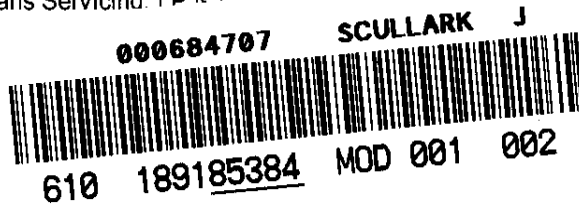
The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Eighty Seven Thousand, Six Hundred Ninety One Dollars And Sixty Eight Cents, (U.S. Dollars) (\$187,691.66). 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 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 BAC Financial Corporation, a company organized under the laws of the State of California.

WDGGovLnModAgree



GM 7382 07/20/2007

S Y
P 2
S N
M N
SC Y
E Y
INT Y/W

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SIGNED AND ACCEPTED THIS 15th DAY OF July, 2010

BY

Judith Scullark

Judith Scullark

Judith Scullark

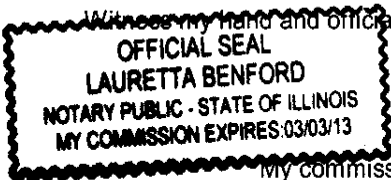
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 15th day of July, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Judith Scullark

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 Judith Scullark executed the same.

Witness my hand and official seal.



Signature

Laretta Benford

LAURETTA BENFORD
Name (typed or printed)

My commission expires: 3-3-2013

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

CO-OWNER(S)

Co-Owner(s) Signature

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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THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., successor by Merger to BAC Home Loans Servicing, LP

By: Julie Lu Date 5/8/12

Julie Lu, Vice President

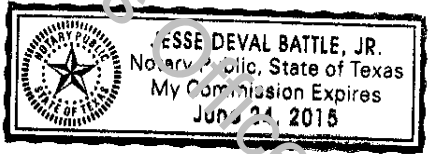
STATE OF TEXAS

COUNTY OF HARRIS

On May 8, 2012 before me, Jesse Deval Battle, Jr. Notary Public-Stewart Lender Services, personally appeared Julie Lu, Vice President of Bank of America, N.A., successor by Merger to BAC Home Loans Servicing, LP personally known to me 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 Jesse Deval Battle, Jr.
Jesse Deval Battle, Jr.



My commission expires: June 24, 2015

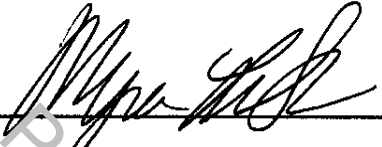
Signature continue on the following page

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THIS SECTION IS FOR INTERNAL USE ONLY

Mortgage Electronic Registration Systems, Inc. (MERS),
as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP

By: 
Myra Leblanc, Vice President

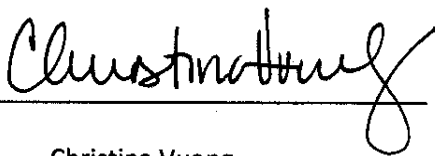
Date 5/8/2012

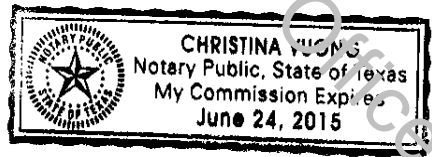
STATE OF TEXAS

COUNTY OF HARRIS

On May 8, 2012 before me, Christina Vuong Notary Public-Stewart Lender Services, personally appeared Myra Leblanc, Vice President, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP, personally known to me 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: 5107499

Loan Number: 189185384

Property Address: 5234 STONERIDGE COURT, MATTESON, IL 60443



EXHIBIT A

PARCEL 1:

THE EAST 24.41 FEET OF LOT 105 IN STONERIDGE COURTYARDS OF MATTESON UNIT ONE, BEING A RESUBDIVISION OF LOT 48 IN FINAL PLAT OF SUBDIVISION SOUTHWEST CORPORATE PARK SUBDIVISION PHASE THREE, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT 9365219 AND CERTIFICATE OF CORRECTION RECORDED AS DOCUMENT 99802640 IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AFORESAID, AS SET FORTH IN DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS RECORDED SEPTEMBER 15, 2000 AS DOCUMENT 00720867 AND SHOWN ON THE PLAT OF STONERIDGE COURTYARDS OF MATTESON UNIT ONE AFORESAID FOR INGRESS AND EGRESS OVER LOT 100 AFORESAID

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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: 5107499
Loan Number: 189185384
MIN Number: 100133700030479326

Project ID: 13446

EXHIBIT B

Borrower Name: JUDITH SCULLARK
Property Address: 5234 STONERIDGE COURT, MATTESON, IL 60443

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/12/2008 as Instrument/Document Number: 0807246035, 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: \$162,450.00
Original Mortgage Date: 2008-03-05
PIN /Tax ID: 312140205300000



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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
1.855.667.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5107499
Loan Number: 189185384
Borrower: JUDITH SCULLARK

Project ID: 13446
MIN Number: 100133700030470326

Original Loan Amount: \$162,450.00
Original Mortgage Date: 2008-03-05
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'