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Doc#: 1216319116 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/11/2012 02:04 PM Pg: 1 of 7

**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: 5094671
Loan Number: 162317906
Borrower: DEBRA JAMES

Project ID: 147405

Original Loan Amount: \$163,922.00
Original Mortgage Date: 2007-06-12
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 2
S N
M N
SC 4
E 4
INT 4

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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#: 0651623179067105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on December 24, 2010 between DEBRA JAMES (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 May 8, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 14434 DORCHESTER AVENUE, DOLTON, IL 60419.

The real property described being set forth as follows:



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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 one hundred seventy five thousand seven hundred four and 64/100, (U.S. Dollars) (\$175,704.64). 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 February 1, 2041.

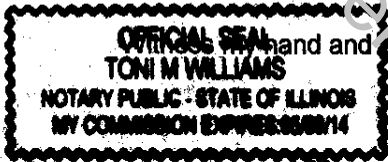
The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, 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 4th DAY OF JANUARY, 2011
 BY *Debra James*
 DEBRA JAMES

(ALL SIGNATURES MUST BE ACKNOWLEDGED)
 State of IL, County of COOK On this 4 day of JAN,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

DEBRA JAMES
 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.



hand and official seal.

Signature *Toni Williams*
TONI WILLIAMS
 Name (typed or printed)

My commission expires: 5.9.2014

.....
 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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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as by successor by merger to BAC Home Loan Servicing, L.P.

By: Stewart Lender Services, Inc., its attorney in fact

By: *Julie Lu*
Julie Lu, A.V.P., Stewart Lender Services, Inc.

6/4/12
Date

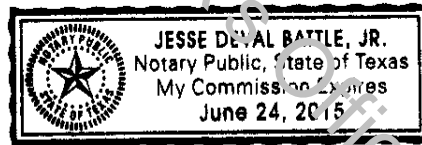
STATE OF TEXAS

COUNTY OF HARRIS

On June 4, 2012 before me, Jesse Deval Battle, Jr. Notary Public-Stewart Lender Services, Inc., personally appeared Julie Lu, A.V.P., Stewart Lender Services, Inc. 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

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Order ID: 5094671

Loan Number: 162317906

Property Address: 14434 DORCHESTER AVENUE, DOLTON, IL 60419



EXHIBIT A

LOT 20 IN BLOCK 12 IN SHEPARD'S MICHIGAN AVENUE NO. 3 BEING A SUBDIVISION IN THE SOUTH EAST QUARTER OF SECTION 2 AND THE NORTH EAST QUARTER OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 359972 IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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

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Loan Number: 162317906

Project ID: 147405

EXHIBIT B

Borrower Name: DEBRA JAMES
Property Address: 14434 DORCHESTER AVENUE, DOLTON, IL 60419

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/17/2007 as Instrument/Document Number: 0713739010, 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: \$163,922.00
Original Mortgage Date: 2007-06-12
PIN /Tax ID: 29-02-419-026-0000

