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Doc#: 1216319119 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/11/2012 02:12 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
1.855.664.8124

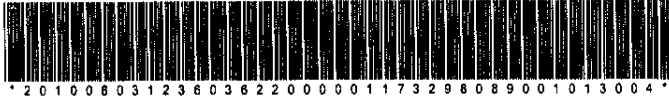
LOAN MODIFICATION AGREEMENT

Order ID: 5097656
Loan Number: 173298089
Borrower: JANICE NOVICK and JAY NOVICK

Project ID: 20124

Original Loan Amount: \$279,328.00
Original Mortgage Date: 2007-10-09
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 6
S N
M N
SC 4
E 4
INT 4

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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#: 0651732980897105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 3, 2010 between Janice Novick, Jay S Novick (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage Deed of Trust) (the "Security Instrument") dated September 24, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 113 North Braintree Dr, Schaumburg, IL 60194.

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 Three Hundred Thirty Three Thousand, Seven Hundred Eighty Four Dollars And Eleven Cents, (U.S. Dollars) (\$333,784.11). 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 July 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 9 DAY OF June, 2010
BY

Janice Novick
Janice Novick

Jay S. Novick
Jay S. Novick

Janice Novick

Jay S. Novick

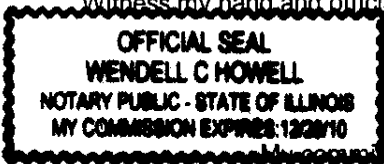
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 9 day of June, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

JAY S. NOVICK JANICE NOVICK

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 Wendell Howell
WENDELL HOWELL
Name (typed or printed)

Commission expires: 12/28/10

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

CO-OWNER(S)
Janice Novick Jay S. Novick Dated: 6/9/10
Co-Owner(s) Signature
Janice Novick Jay S. Novick
Co-Owner(s) Name (typed or printed)

STATE OF ILLINOIS

COUNTY OF COOK

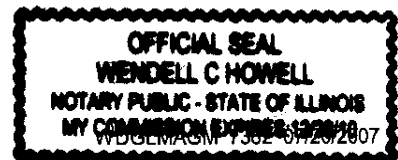
On 6/9/2010 before me, WENDELL C HOWELL

Notary Public, personally appeared JAY S. NOVICK

JANICE NOVICK
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 Wendell C Howell



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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

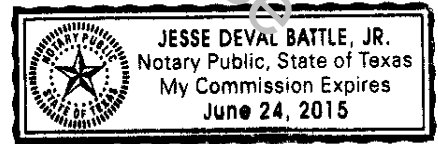
STATE OF TEXAS

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: 5097656



Loan Number: 173298089

Property Address: 113 NORTH BRAINTREE DR, SCHAUMBURG, IL 60194

EXHIBIT A

Lot 786 in Strathmore Schaumburg Unit 10 being a Subdivision of part of the Northeast $\frac{1}{4}$ of Section 20, Township 41 North, Range 10, East of the Third Principal Meridian, according to the plat thereof recorded April 19th 1972 as Document No. 21572535, in Cook County, Illinois.

Commonly known as: 113 Braintree Drive, Schaumburg, Illinois 60194

Tax ID No. 07-20-205-038-0000

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

Order ID: 5097656
Loan Number: 173298089

Project ID: 20124

EXHIBIT B

Borrower Name: JANICE NOVICK and JAY NOVICK
Property Address: 113 NORTH BRANTREE DR, SCHAUMBURG, IL 60194

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/12/2007 as Instrument/Document Number: 0728506012, 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: \$279,328.00
Original Mortgage Date: 2007-10-09
PIN /Tax ID: 07-20-205-038-0000

