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Doc#: 1216510095 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/13/2012 04:07 PM Pg: 1 of 7

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
1.855.661.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5101799
Loan Number: 183099902
Borrower: CYCELY JOHNSON

Project ID: 123648

Original Loan Amount: \$145,855.00
Original Mortgage Date: 2008-03-21
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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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#: 0651701199207105A

Space Above for Recorder's Use

183099902

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on December 14, 2010 between CYCELY JOHNSON (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 March 12, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 27 SOUTH WILLOW LANE, GLENWOOD, IL 60425.

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 fifty thousand seven hundred eighty four and 83/100, (U.S. Dollars) (\$150,784.83). 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 January 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 18th DAY OF December 2010

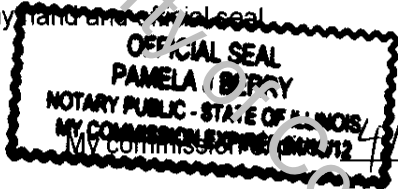
BY [Signature]
CYCEL M JOHNSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 18th day of December 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Cycel Johnson
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 [Signature]
Name (typed or printed) Pamela J Duffy

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: Shanecia Wallace

6/5/12

Shanecia Wallace, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

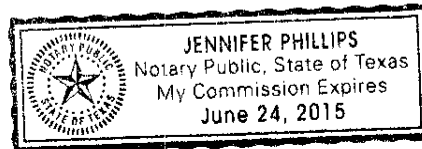
COUNTY OF HARRIS

On June 5, 2012 before me, Jennifer Phillips Notary Public-Stewart Lender Services, Inc., personally appeared Shanecia Wallace, 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 Jennifer Phillips

Jennifer Phillips



My commission expires: June 24, 2015

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Order ID: 5101799

Loan Number: 183099902

Property Address: 27 SOUTH WILLOW LANE, GLENWOOD, IL 60425



EXHIBIT A

10-01052881

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, TO WIT:

LOT NUMBER FORTY (40) IN GLENWOOD GARDENS SUBDIVISION, GLENWOOD, COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO CYCELY JOHNSON BY DEED FROM CAROL C. LEE RECORDED 12/28/2004 IN INSTRUMENT NO. 0436314112, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

Property of Cook County Clerk's Office

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

Order ID: 5101799
Loan Number: 183099902

Project ID: 123648

EXHIBIT B

Borrower Name: CYCELY JOHNSON
Property Address: 27 SOUTH WILLOW LANE, GLENWOOD, IL 60425

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/06/2008 as Instrument/Document Number: 0821904010, 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: \$145,855.00
Original Mortgage Date: 2008-03-21
PIN /Tax ID: 32-03-403-007-0000

