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Doc#: 1216510098 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/13/2012 04:07 PM Pg: 1 of 6

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
1.855.634.8124

LOAN MODIFICATION AGREEMENT

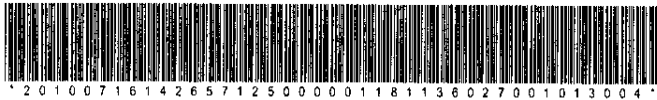
Order ID: 5101007
Loan Number: 181136027
Borrower: JOHN REDMOND and GLENDA MEYER

Project ID: 36399

Original Loan Amount: \$187,064.00
Original Mortgage Date: 2007-10-31
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 6
S N
M N
SC Y
E Y
INT Y/W

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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#: 0651811360277105A

Space Above for Recorder's Use

20100716142657125000001181136027

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 16, 2010 between John A Redmond, Glenda D Meyer (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated October 31, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 15515 S. Keating, Oak Forest, IL 60452.

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 Two Hundred Twelve Thousand, Six Hundred Fifty One Dollars And Thirty Eight Cents, (U.S. Dollars) (\$212,651.38). 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 September 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 28th DAY OF July 2010
BY

John A Redmond
John A Redmond

Glenda D Meyer
Glenda D Meyer

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 28th day of JULY 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

JOHN A. REDMOND & GLENDA D. MEYER

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 Debra A Gendusa
DEBRA A. GENDUSA
Name (typed or printed)

My commission expires: 06-03-14

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

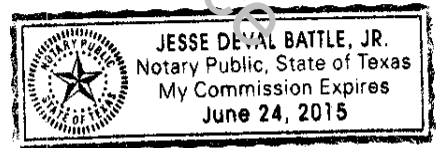
STATE OF TEXAS

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: 5101007

Loan Number: 181136027

Property Address: 15515 S. KEATING, OAK FOREST, IL 60452

**EXHIBIT A**

PARCEL 1: UNIT 15515-B IN CREEKSIDE CONDOMINIUM AS DELINEATED ON A PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 1 THROUGH 5 (BOTH INCLUSIVE) TOGETHER WITH THE NORTH 20.0 FEET OF LOT 6; EXCEPT THAT PART THEREOF LYING EAST OF A LINE AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF SAID LOT 1 WHICH POINT IS 108.00 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 1; THENCE SOUTHWESTERLY 50.74 FEET TO A POINT IN NORTH LINE OF SAID LOT 2 WHICH POINT IS 117.00 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 2; THENCE SOUTHEASTERLY 52.92 FEET; TO A POINT IN THE NORTH LINE OF SAID LOT 3 WHICH POINT IS 100.00 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 3; THENCE SOUTHEASTERLY 50.19 FEET, TO A POINT IN THE NORTH LINE OF SAID LOT 4 WHICH POINT IS 96.00 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 4; THENCE SOUTHEASTERLY 52.92 FEET TO A POINT IN THE NORTH LINE OF SAID LOT 5 WHICH POINT IS 79.00 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 5; THENCE SOUTHWESTERLY 50.85 FEET, TO A POINT IN THE NORTH LINE OF SAID LOT 6 WHICH POINT IS 87.00 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 6; THENCE SOUTHWESTERLY 22.64 FEET TO A POINT IN THE SOUTH LINE OF THE NORTH 20.0 FEET OF LOT 6 WHICH POINT IS 97.76 FEET WEST OF A POINT ON THE EAST LINE OF SAID LOT 6, 20.6 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 6; ALSO EXCEPT THE WEST 20.0 FEET OF SAID LOTS 1 THROUGH 5 AND IN THE WEST 20.0 FEET OF THE NORTH 20.0 FEET OF SAID LOT 6; ALL IN BLOCK 29 IN ARTHUR T. MCINTOSH AND COMPANY'S CICERO AVENUE SUBDIVISION IN THE WEST 1/2 OF SECTION 15 AND THE EAST 1/2 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT D TO THE DECLARATION OF CONDOMINIUM MADE BY BRIGHAM CONSTRUCTION COMPANY, AND ILLINOIS CORPORATION, RECORDED JUNE 26, 1998 AS DOCUMENT 98548973 TOGETHER WITH ITS UNDIVIDED INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE ADJOINING THE UNIT, A LIMITED COMMON ELEMENT AS DELINEATED ON SURVEY AND DECLARATION AFORESAID.

PARCEL 3:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS CREATED BY GRANT OF EASEMENT MADE BY AND BETWEEN BRIGHAM CONSTRUCTION COMPANY, INC. RECORDED SEPTEMBER 9, 1997 AS DOCUMENT 97660876 FOR INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED LAND: THE WEST 20 FEET OF LOTS 1 THROUGH 5 (BOTH INCLUSIVE) TOGETHER WITH THE WEST 20.0 FEET OF THE NORTH 20.0 FEET OF LOT 6 IN BLOCK 29 IN ARTHUR T. MCINTOSH AND COMPANY'S CICERO AVENUE SUBDIVISION IN THE WEST 1/2 OF SECTION 15 AND THE EAST 1/2 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Loan Number: 181136027

Project ID: 36399

EXHIBIT B

Borrower Name: JOHN REDMOND and GLENDA MEYER
Property Address: 15515 S. KEATING, OAK FOREST, IL 60452

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 11/09/2007 as instrument/Document Number: 0731334108, 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: \$187,064.00
Original Mortgage Date: 2007-10-31
PIN /Tax ID: 28-15-300-043-1006



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