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Doc#: 1217319037 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/21/2012 10:29 AM 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: 5093576

Project ID: 7248

Loan Number: 159700895

Borrower: ALFREDDA GLOVER and HEURAL GLOVER

Original Loan Amount: \$151,844.00

Original Mortgage Date: 2007-03-27

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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

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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#: 06F1597008957105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 5, 2010 between Alfreda Glover, Heural Glover (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated February 2, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 458 West 127th Street, Chicago, IL 60628.

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 Sixty Three Thousand, Ninety Five Dollars And Eighty Cents, (U.S. Dollars) (\$163,095.80). 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 December 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 19th DAY OF November
BY

Alfreda Glover
Alfreda Glover

Heural Glover
Heural Glover

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 19th day of November
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Alfreda Glover Heural Glover

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 IL Driver License executed the same.



Witness my hand and official seal.

Signature Joann W. Settle

Joann W. Settle
Name (typed or printed)

My commission expires: 04-29-14

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 Loans Servicing, L.P.

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

By: *Charles Barrios*
Charles Barrios, A.V.P., Stewart Lender Services, Inc.

6/14/12
Date

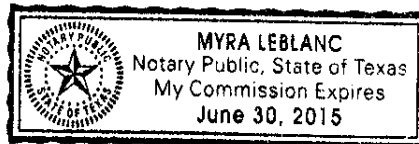
STATE OF TEXAS

COUNTY OF HARRIS

On June 14, 2012 before me, Myra Leblanc Notary Public-Stewart Lender Services, Inc., personally appeared Charles Barrios, 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 he executed the same in his authorized capacity, and that by his 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 *Myra Leblanc*
Myra Leblanc



My commission expires: June 30, 2015

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Order ID: 5093576

Loan Number: 159700895

Property Address: 458 WEST 127TH STREET, CHICAGO, IL 60628



EXHIBIT A

LOT 10 IN BLOCK 6 IN FRANK R. IVES RESUBDIVISION OF LOTS 15, 16, 17 AND 18 IN ANDRES SUBDIVISION OF EAST ½ OF SOUTH WEST ¼ AND OF SOUTH EAST FRACTIONAL ¼ OF SECTION 28 NORTH OF INDIAN BOUNDARY LINE TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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9700 Bissonnet Street, Suite 1500
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Order ID: 5093576
Loan Number: 159700895

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EXHIBIT B

Borrower Name: ALFREDDA GLOVER and HEURAL GLOVER
Property Address: 458 WEST 127TH STREET, CHICAGO, IL 60628

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 02/26/2007 as Instrument/Document Number: 0705739002, 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: \$151,844.00
Original Mortgage Date: 2007-03-27
PIN /Tax ID: 25-28-332-010-0000

