

# UNOFFICIAL COPY



Doc#: 1217319038 Fee: \$76.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/21/2012 10:31 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  
1.855.667.8124

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## LOAN MODIFICATION AGREEMENT

Order ID: 5074538  
Loan Number: 27753189  
Borrower: MICHAEL COOK

Project ID: 72498

Original Loan Amount: 162103.00.00  
Original Mortgage Date: 2003-05-02  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

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SC \_\_\_\_\_  
E \_\_\_\_\_  
INT \_\_\_\_\_

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Recording Requested by  
 BAC Home Loans Servicing, LP, a subsidiary of Bank of America  
 WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America  
 Post Office Box 10266  
 Van Nuys, CA 91410-0266  
 Attention: Document Control



DocID#: 005277531897105A

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 27, 2009 between Michael P Cook (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 April 18, 2003 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' located at 5405 Jamie Lane, 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 agreement's 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 Four Thousand, Nine Hundred Twenty Four Dollars And Sixty Nine Cents, (U.S. Dollars) (\$154,924.09). 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 October 1, 2033.

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 31<sup>st</sup> DAY OF July  
BY

Michael P Cook  
Michael P Cook

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

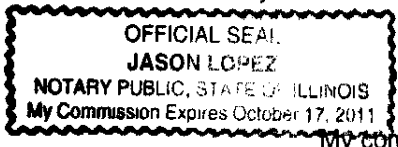
State of ILLINOIS, County of Cook On this 31<sup>st</sup> day of July,  
2009 before me the undersigned, a Notary Public in and for said State, personally appeared

Michael P Cook

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 "he" executed the same.

Witness my hand and official seal.

Signature [Signature]  
Name (typed or printed) Jason Lopez



My commission expires: 10/17/11

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 successor by merger to BAC Home Loans Servicing, LP**

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

By: Kimble Monroe

6/14/2012  
Date

Kimble Monroe, A.V.P., Stewart Lender Services, Inc

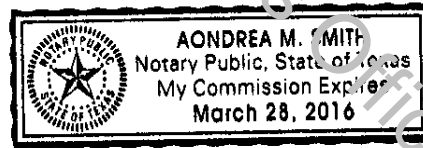
STATE OF TEXAS

COUNTY OF HARRIS

On June 14, 2012 before me, Aondrea M. Smith Notary Public - Stewart Lender Services, Inc., personally appeared Kimble Monroe, 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 Aondrea M. Smith  
Aondrea M. Smith



My commission expires: March 28, 2016

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Order ID: 5074538

Loan Number: 27753189

Property Address: 5405 JAMIE LANE, OAK FOREST, IL 60452



\* 5 0 7 4 5 3 8 \*

## EXHIBIT A

LOT 28 IN WARREN J. PETER'S FRIENDLY OAKS SUBDIVISION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS EXCEPTION THEREFROM THAT PART HERETOFORE DEDICATED FOR PUBLIC HIGHWAY BY DOCUMENT #11113019 ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON APRIL 12, 1957 AS DOCUMENT #1732208, IN COOK COUNTY, ILLINOIS. PIN: 28-21-121-002 VOL:31

of Cook County Clerk's Office

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**Recording Requested by/After Recording Return To:**

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

Order ID: 5074538  
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Project ID: 72498

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**EXHIBIT B**

Borrower Name: MICHAEL COOK  
Property Address: 5405 JAMIE LANE, OAK FOREST, IL 60452

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/15/2003 as Instrument/Document Number: 0313549145, 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: 162103.00.00  
Original Mortgage Date: 2003-05-02  
PIN /Tax ID: 28-21-121-002

