

# UNOFFICIAL COPY



Doc#: 1217419058 Fee: \$80.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/22/2012 10:50 AM Pg: 1 of 7

**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: 5090158

Project ID: 162607

Loan Number: 145844881

Borrower: BRIAN FLIPPIN and RASHAWNE TURNER-FLIPPIN

Original Loan Amount: \$217,493.00

Original Mortgage Date: 2006-10-23

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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Property of Cook County Clerk's Office

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

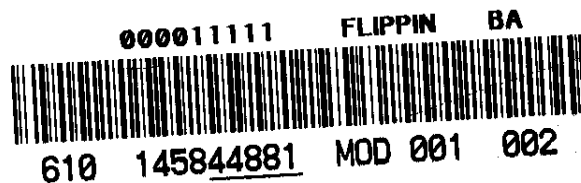
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 0651458448817105A

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 17, 2011 between BRIAN A FLIPPIN and RASHAWNE A TURNER-FLIPPIN (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 October 23, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 21345 KNIGHTBRIDGE CRT, MATTESON, IL 60443.

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 two hundred thirty seven thousand five hundred twenty and 93/100, (U.S. Dollars) (\$237,520.93). 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 May 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 25 DAY OF March 2011

BY  
Brian A Flippin  
BRIAN A FLIPPIN

Rashawne A Turner Flippin  
RASHAWNE A TURNER-FLIPPIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

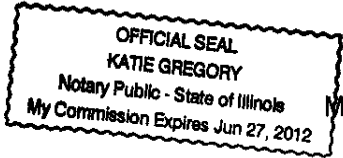
State of FL, County of DuPage On this 25 day of March 2011

before me the undersigned, a Notary Public in and for said State, personally appeared  
Brian A. Flippin & Rashawne A. Flippin - Turner

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 [Signature]  
Name (typed or printed) Kate Gregory



My commission expires: 6/27/12

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

### CO-OWNER(S)

Co-Owner(s) Signature \_\_\_\_\_

Date: \_\_\_\_\_

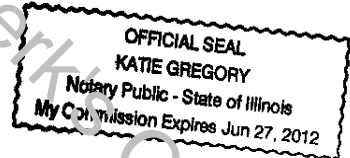
Co-Owner(s) Name (typed or printed) \_\_\_\_\_

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

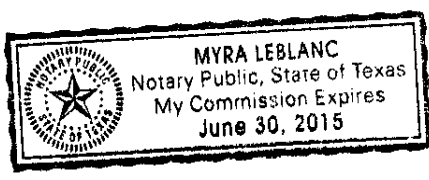
STATE OF TEXAS

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: 5090158

Loan Number: 145844881

Property Address: 21345 KNIGHTBRIDGE CRT, MATTESON, IL 60443



## EXHIBIT A

PARCEL 1: THE LOT 304 (EXCEPT THE NORTH 83.76 FEET) IN STONERIDGE COURTYARDS OF MATTESON UNIT THREE, BEING A RESUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 0501339043, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NO. 0600510089 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

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9700 Bissonnet Street, Suite 1500  
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Project ID: 162607

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**EXHIBIT B**

Borrower Name: BRIAN FLIPPIN and RASHAWNE TURNER-FLIPPIN  
Property Address: 21345 KNIGHTBRIDGE CRT, MATTESON, IL 60443

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/18/2006 as Instrument/Document Number: 0629157061, 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: \$217,493.00  
Original Mortgage Date: 2006-10-23  
PIN /Tax ID: 31-21-402-063-0000

