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Doc#: 1217919016 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/27/2012 09:32 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: 5110560
Loan Number: 199189185
Borrower: DAVID ROMAN and ERIKA REYES

Project ID: 159885

Original Loan Amount: \$236,815.00
Original Mortgage Date: 2009-05-13
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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

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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#: 0651991891857105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 18, 2011 between David Roman, Erika Reyes (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated April 22, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2247 Scott St, Melrose Park, IL 60164.

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 Three Hundred Seven Thousand, Six Hundred Fifty Seven Dollars And Thirteen Cents, (U.S. Dollars) (\$307,657.13). 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 April 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 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 23 DAY OF FEBRUARY, 2011

BY

[Signature]

David Roman

[Signature]

Erika Reyes

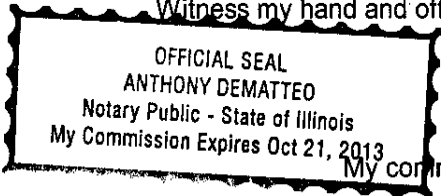
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 23 day of FEB,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

DAVID ROMAN ERIKA REYES

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]
Anthony Dematteo
Name (typed or printed)

My commission expires: 10/21/13

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.

6/15/12
Date

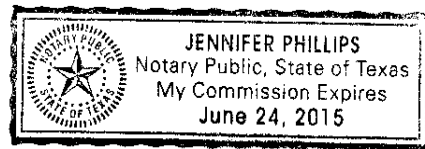
STATE OF TEXAS

COUNTY OF HARRIS

On June 15, 2012 before me, Jennifer Phillips 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 Jennifer Phillips
Jennifer Phillips



My commission expires: June 24, 2015

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Order ID: 5110560



Loan Number: 199189185

Property Address: 2247 SCOTT ST, MELROSE PARK, IL 60164

EXHIBIT A

File No.: TM277786

Policy No.: M-9302-1546087

Lot 13 in Block 2 in Leyden Gardens, being a Subdivision of the West 1/3 of the North 1/2 of the West 1/2 of the Northeast 1/4 of Section 33, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office

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

Order ID: 5110560
Loan Number: 199189185

Project ID: 159885

EXHIBIT B

Borrower Name: DAVID ROMAN and ERIKA REYES
Property Address: 2247 SCOTT ST, MELROSE PARK, IL 60164

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/05/2009 as Instrument/Document Number: 0912557205, 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: \$236,815.00
Original Mortgage Date: 2009-05-13
PIN /Tax ID: 12-33-204-002-0000

