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Doc#: 1218019010 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/28/2012 08:41 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

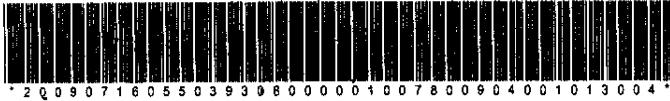
LOAN MODIFICATION AGREEMENT

Order ID: 5066809
Loan Number: 7800904
Borrower: LISA SPENCER

Project ID: 41642

Original Loan Amount: \$91,654.00
Original Mortgage Date: 2001-04-18
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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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.
 Post Office Box 10266
 Van Nuys, CA 91410-0266
 Attention: Document Control

DocID#: 00578009047105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 16, 2009 between Lisa D. Spencer (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 March 9, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 7926 S. Ridgeland Avenue, Chicago, IL 60617.

The real property described being set forth as follows:

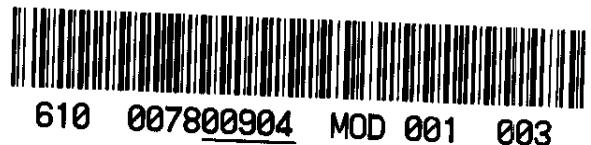
SAME AS IN SAID SECURITY INSTRUMENT

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 Ninety Nine Thousand, Seventy Nine Dollars And Nine Cents, (U.S. Dollars) (\$99,079.09). 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 May 1, 2032.

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 27 DAY OF July, 2009
BY

Lisa D. Spencer
Lisa D. Spencer

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 27 day of July 2009
before me the undersigned, a Notary Public in and for said State, personally appeared

Lisa D. Spencer

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 Lisa D. Spencer (she) executed the same.



Signature Christine Clifton
Name (typed or printed) Christine Clifton

My commission expires: 11-15-2009

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: Shanecia Wallace

6-15-12

Shanecia Wallace, A.V.P., Stewart Lender Services, Inc.

Date

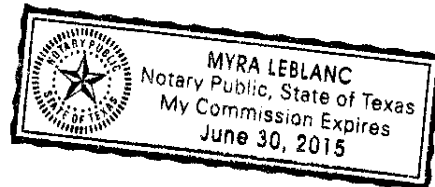
STATE OF TEXAS

COUNTY OF HARRIS

On June 15 2012 before me, Myra Leblanc Notary Public-Stewart Lender Services, Inc., personally appeared Shanecia Wallace, 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 Myra Leblanc
Myra Leblanc



My commission expires: June 30, 2015

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Order ID: 5066809

Loan Number: 7800904

Property Address: 7926 S. RIDGELAND AVENUE, CHICAGO, IL 60617



EXHIBIT A

The North 5 feet of Lot 45 all of Lot 46 in Subdivision of the West 1111 feet of the Northwest 1/4 of Section 36, Township 38 North, Range 14, lying Northeast of South Chicago Avenue, 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: 5066809
Loan Number: 7800904

Project ID: 41642

EXHIBIT B

Borrower Name: LISA SPENCER
Property Address: 7926 S. RIDGEL AVE, CHICAGO, IL 60617

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/19/2001 as Instrument/Document Number: 0010213878, and/or Book/Liber Number: 9894 at Page Number: 0020 in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$91,654.00
Original Mortgage Date: 2001-04-18
PIN /Tax ID: 20-36-101-026-0000

