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Doc#: 1218719125 Fee: \$72.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 07/05/2012 02:12 PM Pg: 1 of 5

**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: 5460939
Loan Number: 166652451
Borrower: RAVICHANDRA ANUMALA

Project ID: 105861

Original Loan Amount: \$370,500.00
Original Mortgage Date: 2007-04-20
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P S
S N
M N
SC Y
E Y
INT 10

RECORDING REQUESTED BY:

BAC Home Loans Servicing, LP

Attn Home Retention Division: CA6-919-01-43

400 Countrywide Way
Simi Valley, CA 93065

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Loan #: 166652451

-----FOR INTERNAL USE ONLY-----

LOAN MODIFICATION AGREEMENT (Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 31st day of August 2010, between RAVICHANDRA K ANUMALA, and BAC Home Loans Servicing, LP (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 20th day of April 2007 and in the amount of \$370,500.00 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at 1411 BROWNSTONE PLACE, SCHAUMBURG, IL 60193.

SAME AS IN SAID SECURITY INSTRUMENT

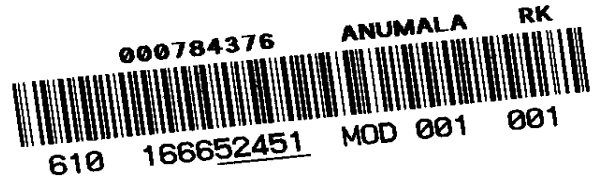
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1 As of the 1st day of October 2010, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$402,452.28 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- 2 The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.625% from the 1st day of September 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,589.38 beginning on the 1st day of October 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of September 2050 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- 3 The Borrower will make such payments at 400 Countrywide Way, Simi Valley, CA or at such other place as the Lender may require.
- 4 Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
- 5 In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as Documents. Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing

A. Ravichandran
RAVICHANDRA K ANUMALA

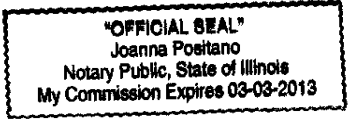
09/14/2010
Dated



STATE OF IL
COUNTY OF DU PAGE
On 09-14-2010 Before JOANNA POSITANO

Notary Public, personally appeared RAVICHANDRA K ANUMALA
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 signature(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. Joanna Positano
Signature



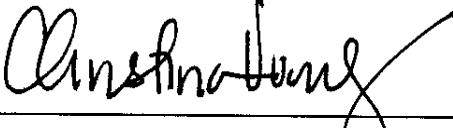
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DO NOT WRITE BELOW THIS LINE

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: 
Christina Vuong, A.V.P., Stewart Lender Services, Inc.

6/15/2012
Date

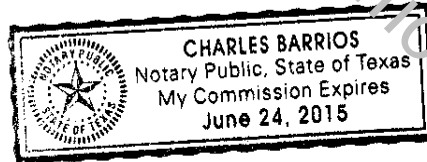
STATE OF TEXAS

COUNTY OF HARRIS

On June 15, 2012 before me, Charles Barrios Notary Public-Stewart Lender Services, Inc., personally appeared Christina Vuong, 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 
Charles Barrios



My commission expires: June 24, 2015

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Order ID: 5460939

Loan Number: 166652451

Property Address: 1411 BROWNSTONE PLACE, SCHAUMBURG, IL 60193



EXHIBIT A

PARCEL 1:

UNIT 27 IN LOT 10 IN FINAL PLAT OF SUBDIVISION OF GEORGETOWN, A SUBDIVISION OF THE WEST 7/8 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED AUGUST 5, 2004, AS DOCUMENT NUMBER 0421845150, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AS CREATED BY AGREEMENT OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE PURPOSE OF ACCESS EASEMENT GRANTS, STORM SEWER SYSTEM EASEMENT GRANTS, WATER SYSTEM EASEMENT GRANTS, SANITARY SEWER SYSTEM EASEMENT GRANTS, TEMPORARY CONSTRUCTION EASEMENTS AND VIEW CORRIDOR EASEMENTS RECORDED AUGUST 6, 2004 AS DOCUMENT 0421919085.

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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: 5460939

Project ID: 105861

Loan Number: 166652451

EXHIBIT B

Borrower Name: RAVICHANDRA ANUMALA

Property Address: 1411 BROWNSTONE PLACE, SCHAUMBURG, IL 60193

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/11/2007 as Instrument/Document Number: 0713133034, 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: \$370,500.00

Original Mortgage Date: 2007-04-20

PIN /Tax ID: 07321090340000

