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Doc#: 1218819090 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/06/2012 11:35 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
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5079755
Loan Number: 74148905
Borrower: FATAI ISHADIMU and FATIMO ISHADIMU

Project ID: 8725
MIN Number: 100025400002790176

Original Loan Amount: \$96,140.00
Original Mortgage Date: 2007-03-07
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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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#: 065741489057105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 6, 2010 between Fatimo Ishadimu, Fatai Ishadimu (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated January 17, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3670 W School Dr, Country Club Hills, IL 60478.

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 (notwithstanding anything to the contrary contained in the Note or Security Instrument):

As of January 1, 2010 the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$130,267.28 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

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 Five Point One Two Five Percent, (5.125%) from January 1, 2010. Borrower promises to make monthly payments of principal and interest of U.S. \$709.29 beginning on February 1, 2010 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2010 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

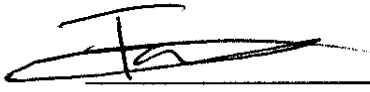
The Borrower[s] shall comply with all other covenants, agreements and requirements of the Note and Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and 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 Note and Security Instrument.

BAC Home Loans Servicing, LP is a subsidiar

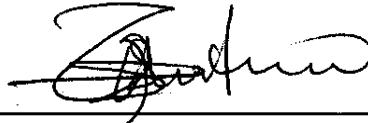


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SIGNED AND ACCEPTED THIS 12th DAY OF JANUARY, 2010
BY



Fatimo Ishadimu



Fatai Ishadimu

Property of Cook County Clerk's Office

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 12th day of JANUARY, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

FATIMO ISHADIMU, FATAI ISHADIMU

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



"OFFICIAL SEAL"
James L. Hardemon
Notary Public, State of Illinois
My Commission Exp. 07/25/10

JAMES L. HARDEMON
Name (typed or printed)

My commission expires: 07/25/10

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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: *Karen Clark*
Karen Clark, A.V.P., Stewart Lender Services, Inc.

6/15/12
Date

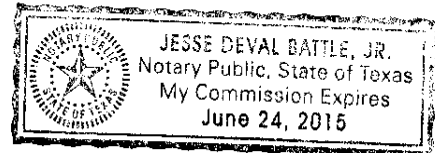
STATE OF TEXAS

COUNTY OF HARRIS

On June 15, 2012 before me, Jesse Deval Battle, Jr. Notary Public-Stewart Lender Services, Inc., personally appeared Karen Clark 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 *Jesse Deval Battle, Jr.*
Jesse Deval Battle, Jr.



My commission expires: June 24, 2015

Signatures continue on the following page

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THIS SECTION IS FOR INTERNAL USE ONLY

Mortgage Electronic Registration Systems, Inc. (MERS),
as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP

By: Kimble Monroe

6/15/2012
Date

Kimble Monroe, Vice President

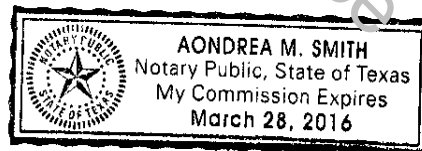
STATE OF TEXAS

COUNTY OF HARRIS

On June 15, 2012 before me, Aondrea M. Smith Notary Public-Stewart Lender Services, Inc., personally appeared Kimble Monroe, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP, 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: 5079755

Loan Number: 74148905

Property Address: 3670 W SCHOOL DR



, COUNTRY CLUB HILLS, IL 60478

EXHIBIT A

LOT 658 IN BLOCK 21 IN WINSTON PARK UNIT FIVE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 AND ALSO THE WEST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JANUARY 26, 1972 AS DOCUMENT NUMBER 2604946 AND CERTIFICATE OF CORRECTION REGISTERED ON SEPTEMBER 6, 1972, AS DOCUMENT NUMBER 2646492, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER:**28 35 118 003 0000**

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: 5079755
Loan Number: 74148905
MIN Number: 100025400002796176

Project ID: 8725

EXHIBIT B

Borrower Name: FATAI ISHADIMU and FATIMO ISHADIMU
Property Address: 3670 W SCHOOL DR, COUNTRY CLUB HILLS, IL 60478

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/23/2001 as Instrument/Document Number: 0010057018, 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: \$96,140.00
Original Mortgage Date: 2007-03-07
PIN /Tax ID: 28-35-118-003-0000



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