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Doc#: 1219215007 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/10/2012 08:47 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
1.855.664.1124

LOAN MODIFICATION AGREEMENT

Order ID: 5550323
Loan Number: 184987333
Borrower: YOLANDA ALLEN-MOKA

Project ID: 118915
MIN Number: 10005221100562170

Original Loan Amount: \$312,102.00
Original Mortgage Date: 2008-07-11
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 7
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#: 0651249873337105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 23, 2010 between Yolanda Allen-Moka (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated June 25, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2534 West Jerome Street D, Chicago, IL 60645.

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 Fifty Thousand, Nine Hundred Twenty One Dollars And Seventy Nine Cents, (U.S. Dollars) (\$315,921.79). 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 December 1, 2040.

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.

WDGGovLnModAgree

000011111

ALLEN-MOKA Y



610 184987333 MOD 001 001

WDGLMAGM 7382 07/20/2007

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SIGNED AND ACCEPTED THIS 3rd DAY OF December
BY

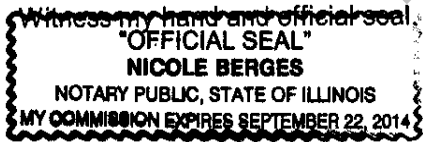
Yolanda Faye Allen-Moka
Yolanda Allen-Moka

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 3rd day of December
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Yolanda Faye Allen-Moka

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 she executed the same.



Signature Ni Berges
Nicole Berges
Name (typed or printed)

My commission expires: September 22, 2014

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: *Karen Clark*

6/15/12

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

Date

STATE OF TEXAS

COUNTY OF HARRIS

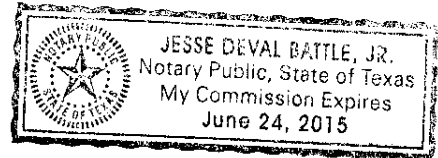
On June 15, 2012 before me, Jesse Deval Battle, Jr. Notary Public-Stewart Lender Services, Inc., personally appeared Karen Clark A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same 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

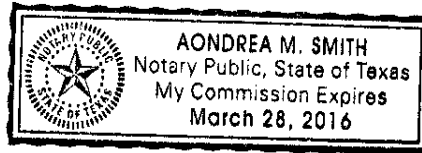
STATE OF TEXAS

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: 5550323



Loan Number: 184987333

Property Address: 2534 WEST JEROME STREET #D, CHICAGO, IL 60645

EXHIBIT A

PARCEL 1: THE WEST 61 FEET OF THE EAST 187.85 FEET (EXCEPT THE SOUTH 75.34 FEET THEREOF) OF LOTS 4 TO 7 BOTH INCLUSIVE, TAKEN AS A TRACT, IN HOWARD WESTERN PROPERTIES, BEING A RESUBDIVISION OF LOTS 1 AND 2 IN SAMUEL P. HILLMAN'S SUBDIVISION, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTH EAST 1/4 (EXCEPT STREETS) IN SECTION 25, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ALSO

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS RECORDED NOVEMBER 7, 1958 AS DOCUMENT NUMBER 17371330 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS

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: 5550323
Loan Number: 184987333
MIN Number: 100052211005621170

Project ID: 118915

EXHIBIT B

Borrower Name: YOLANDA ALLEN-MOKA
Property Address: 2534 WEST JEROME STREET #D, CHICAGO, IL 60645

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 07/03/2008 as Instrument/Document Number: 0818546184, 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: \$312,102.00
Original Mortgage Date: 2008-07-11
PIN /Tax ID: 10-25-429-044-0000

