

# UNOFFICIAL COPY



Doc#: 1220515090 Fee: \$80.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/23/2012 01:40 PM 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  
1.855.664.6124

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## LOAN MODIFICATION AGREEMENT

Order ID: 5064394  
Loan Number: 1219696  
Borrower: SANDRA TAYLOR

Project ID: 129068  
MIN Number: 10001570004204265

Original Loan Amount: \$47,705.00  
Original Mortgage Date: 7/31/2001  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

S N  
P 7  
S N  
M N  
SC Y  
E Y  
INT A

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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#: 06512196967105A

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 20, 2010 between Sandra D Taylor (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated July 31, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 7125 S Rockwell St, Chicago, IL 60629.

The real property described being set forth as follows:

#### SAME AS IN SAID SECURITY INSTRUMENT

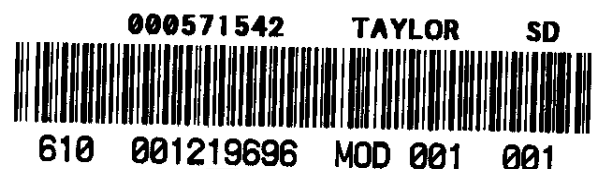
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

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 Fifty Three Thousand, One Hundred Ninety One Dollars And One Cent, (U.S. Dollars) (\$53,191.01). 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.



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SIGNED AND ACCEPTED THIS 4 DAY OF Nov. 2010

BY

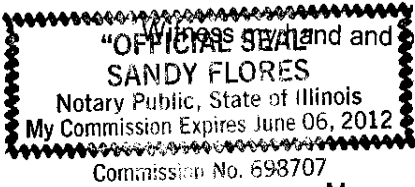
Sandra D Taylor  
Sandra D Taylor

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 4 day of Nov, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Sandra D Taylor

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 Sandy Flores  
Sandy Flores  
Name (typed or printed)

My commission expires: June 06, 2012

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

7/09/2012  
Date

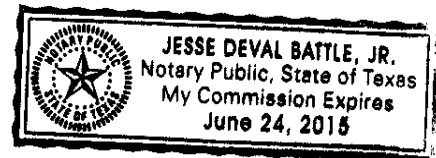
STATE OF TEXAS

COUNTY OF HARRIS

On July 9, 2012 before me, Jesse Deval Battle, Jr. 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 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: Charles Barrios  
Charles Barrios, Vice President

7/9/12  
Date

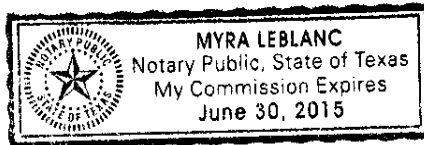
STATE OF TEXAS

COUNTY OF HARRIS

On July 9, 2012 before me, Myra Leblanc Notary Public Stewart Lender Services, Inc., personally appeared Charles Barrios, 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 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 Myra Leblanc  
Myra Leblanc



My commission expires: June 30, 2012

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Order ID: 5064394

Loan Number: 1219696

Property Address: 7125 S ROCKWELL ST, CHICAGO, IL 60629



## EXHIBIT A

THE SOUTH 7 FEET OF LOT 44 AND ALL OF LOT 15 IN BLOCK 4 IN FREDERICK H. BARTLETT'S WESTERN AVENUE SUBDIVISION OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Property of Cook County Clerk's Office

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Order ID: 5064394  
Loan Number: 1219696  
MIN Number: 100015700004204265

Project ID: 129068

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**EXHIBIT B**

Borrower Name: SANDRA TAYLOR  
Property Address: 7125 S ROCKWELL ST, CHICAGO, IL 60629

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/08/2001 as Instrument/Document Number: 0010722136, 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: \$47,705.00  
Original Mortgage Date: 7/31/2001  
PIN /Tax ID: 19-25-204-014

