

# UNOFFICIAL COPY



Doc#: 1220610100 Fee: \$80.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/24/2012 03:10 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  
1.653.664.8124

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## LOAN MODIFICATION AGREEMENT

Order ID: 5070233  
Loan Number: 22542787  
Borrower: ARNOLD JONES

Project ID: 151560

Original Loan Amount: \$137,025.00  
Original Mortgage Date: 2009-08-25  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

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

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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.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 065225427877105A

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 12, 2011 between ARNOLD JONES (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 the August 25, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 11424 S RACINE AVE, CHICAGO, IL 60643.

The real property described being set forth as follows:



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## 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 one hundred thirty nine thousand one hundred and 31/100, (U.S. Dollars) (\$139,100.31). 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 March 1, 2041.

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 DAC 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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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: Jesse Battle  
Jesse Battle, A.V.P., Stewart Lender Services, Inc.

7/12/12  
Date

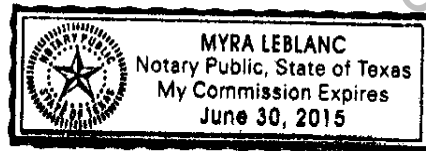
STATE OF TEXAS

COUNTY OF HARRIS

On July 12, 2012 before me, Myra Leblanc Notary Public-Stewart Lender Services, Inc., personally appeared Jesse Battle, 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 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, 2015

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Order ID: 5070233

Loan Number: 22542787

Property Address: 11424 S RACINE AVE, CHICAGO, IL 60643



## EXHIBIT A

LOT 22 IN BLOCK 17 IN JERNBERG'S SUBDIVISION OF BLOCKS 2, 5 TO 8, 11 TO 28, INCLUSIVE, AND THE RESUBDIVISION OF BLOCK 4 IN ROOD AND WESTON'S ADDITION TO MORGAN PARK, BEING A SUBDIVISION OF THE WEST HALF OF THE NORTHEAST QUARTER, EXCEPT THE NORTH 20 ACRES, AND THE EAST HALF OF THE NORTHWEST QUARTER, EXCEPT THE NORTH 20 ACRES, IN SECTION 20, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS

PIN: 25-20-125-044-0000

Property of Cook County Clerk's Office

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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: 5070233  
Loan Number: 22542787

Project ID: 151560

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### EXHIBIT B

Borrower Name: ARNOLD JONES  
Property Address: 11424 S RACINE AVE, CHICAGO, IL 60643

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/19/2007 as Instrument/Document Number: 0735308383, 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: \$137,025.00  
Original Mortgage Date: 2009-08-25  
PIN /Tax ID: 25-20-125-044-0000



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SIGNED AND ACCEPTED THIS 18<sup>th</sup> DAY OF February 2011  
BY  
[Signature]  
ARNOLD JONES

(ALL SIGNATURES MUST BE ACKNOWLEDGED)  
State of IL, County of Cook On this 18<sup>th</sup> day of February 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

John E. Arnold Jones  
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 he executed the same.

Witness my Official Seal  
**SHAUNTE RIDGEWAY**  
NOTARY PUBLIC, STATE OF ILLINOIS  
My Commission Expires 04/22/2012  
My commission expires: 04/22/2012

Signature [Signature]  
Shaunte Ridgeway  
Name (typed or printed)

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 \_\_\_\_\_