

# UNOFFICIAL COPY



Doc#: 1220610101 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  
1.855.664.8124

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## LOAN MODIFICATION AGREEMENT

Order ID: 5071238  
Loan Number: 22589159  
Borrower: SONYA DAVIS and WILLIE LEE DAVIS

Project ID: 183467  
MIN Number: 1000295J0026727200

Original Loan Amount: \$221,777.00  
Original Mortgage Date: 2009-08-24  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

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

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Recording Requested by  
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
WHEN RECORDED MAIL TO:

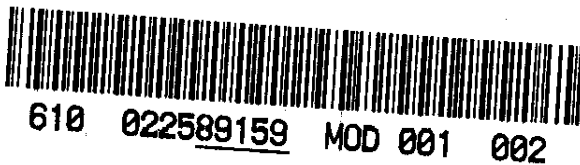
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 065225891597105A

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 14, 2011 between SONYA W DAVIS and WILLIE LEE DAVIS (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 24, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5357 W. WASHINGTON BLVD, CHICAGO, IL 60644.

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 two hundred twenty two thousand one hundred fifty six and 16/100, (U.S. Dollars) (\$222,156.16). 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 February 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 BAC 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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SIGNED AND ACCEPTED THIS 19<sup>th</sup> DAY OF January, 2011  
 BY Sonya W. Davis Willie L. Davis  
 SONYA W DAVIS WILLIE LEE DAVIS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 19<sup>th</sup> day of January  
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Sonya W. Davis and Willie L. Davis  
 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. Darlene A Perez Signature Darlene A Perez  
 NOTARY PUBLIC, STATE OF ILLINOIS  
 MY COMMISSION EXPIRES JANUARY 16, 2012  
Darlene A Perez  
 Name (typed or printed)

My commission expires: January 16, 2012

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

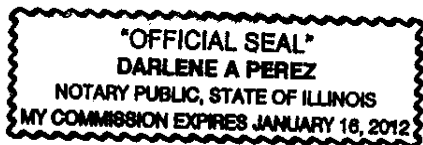
Willie L. Davis Dated: 1-19-11  
 Co-Owner(s) Signature  
Willie L. Davis  
 Co-Owner(s) Name (typed or printed)

STATE OF Illinois  
 COUNTY OF Cook

On 19<sup>th</sup> January 2011 before me, Darlene A. Perez  
 Notary Public, personally appeared Willie L. Davis

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.

Signature Darlene A Perez



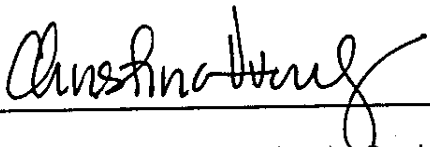
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THIS SECTION IS FOR INTERNAL USE ONLY

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

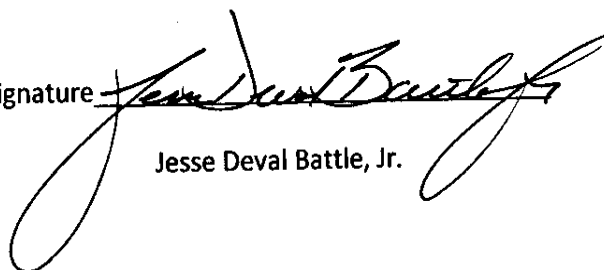
7/09/2012  
Date

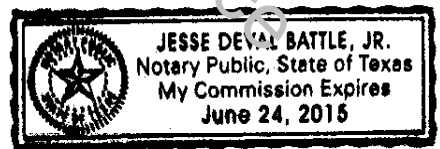
STATE OF TEXAS

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.



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

7/9/12  
Date

Charles Barrios, Vice President

STATE OF TEXAS

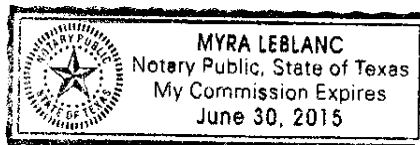
COUNTY OF HARRIS

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: 5071238

Loan Number: 22589159

Property Address: 5357 W. WASHINGTON BLVD, CHICAGO, IL 60644

## EXHIBIT A

LOT 13 IN ALFRED HILLS SUBDIVISION 0 FLOTS 13 TO 20 INCLUSIVE IN BLOCK 1 AND LOTS 1 TO 8 INCLUSIVE IN BLOCK 2 OF F.A. HILLS MADISON STREET ADDITION BEING A SUBDIVISION OF WEST 1/2 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 136.9 FEET OF THE NORTH 270 FEET) AND ALL OF THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF THE EAST LINE OF WILLOW AVENUE (EXCEPT THE NORTH 270 FEET) IN COOK COUNTY, ILLINOIS.

PIN(S): 16-09-321-002-0000

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

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Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

Order ID: 5071238  
Loan Number: 22589159  
MIN Number: 100029500026727200

Project ID: 183467

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**EXHIBIT B**

Borrower Name: SONYA DAVIS and WILLIE LEE DAVIS  
Property Address: 5357 W. WASHINGTON BLVD, CHICAGO, IL 60644

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/19/2008 as Instrument/Document Number: 0817135050, 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: \$221,777.00  
Original Mortgage Date: 2009-08-24  
PIN /Tax ID: 16-09-321-002-0000

