

# UNOFFICIAL COPY



Doc#: 1220810104 Fee: \$84.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/26/2012 02:38 PM Pg: 1 of 8

Property of Cook County Clerk's Office

**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: 5069361

Project ID: 29508

Loan Number: 22505237

MIN Number: 100029500015693330

Borrower: MICHAEL RAMIREZ and VERONICA RAMIREZ

Original Loan Amount: \$253,242.00

Original Mortgage Date: 2009-08-26

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

S GN  
P 8  
S N  
M N  
SC yes  
E yes  
INT no

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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#: 0651701199207105A

*Loan # 22505237*

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 20, 2011 between MICHAEL RAMIREZ and VERONICA RAMIREZ (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 January 31, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3441 ELMWOOD AVENUE, BERWYN, IL 60402.

The real property described being set forth as follows:



610 022505237 MOD 001 001

S  
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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 fifty three thousand seven hundred one and 17/100, (U.S. Dollars) (\$253,701.17). 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 August 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, 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 24<sup>th</sup> DAY OF July, 2010  
BY

Michael Ramirez  
MICHAEL RAMIREZ

Veronica Ramirez  
VERONICA RAMIREZ

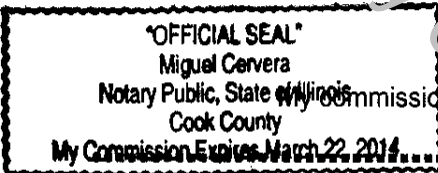
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 24 day of July, 2010  
before me the undersigned, a Notary Public in and for said State, personally appeared

Michael Ramirez, Veronica Ramirez  
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 Miguel Cervera  
Name (typed or printed) Miguel Cervera



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

CO-OWNER(S)

Co-Owner(s) Signature \_\_\_\_\_

Date: \_\_\_\_\_

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

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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 7/11/2012  
Christina Vuong, A.V.P., Stewart Lender Services, Inc. Date

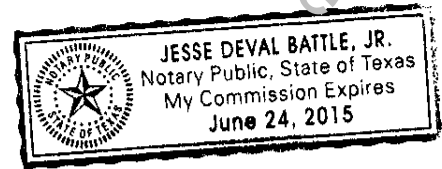
STATE OF TEXAS

COUNTY OF HARRIS

On July 11, 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

7/11/12  
Date

Charles Barrios, Vice President

STATE OF TEXAS

COUNTY OF HARRIS

On July 11, 2012 before me, Jennifer Phillips 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 Jennifer Phillips

Jennifer Phillips



My commission expires: June 24, 2012

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Order ID: 5069361

Loan Number: 22505237

Property Address: 3441 ELMWOOD AVENUE, BERWYN, IL 60402



## EXHIBIT A

LOT 10 IN ZEMAN'S RESUBDIVISION OF LOTS 109 TO 118, BOTH INCLUSIVE AND LOTS 199 TO 26 BOTH INCLUSIVE (EXCEPT THE NORTH 9 FEET OF LOT 206), IN THE CHICAGO TITLE AND TRUST CO'S SUBDIVISION OF BLOCKS 66, 67 AND 68 (EXCEPT THE WEST 37 FEET THEREOF TAKEN FOR STREET) OF THE THAT PART OF THE CIRCUIT COURT PARTITION LYING IN SECTION 31, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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9700 Bissonnet Street, Suite 1500  
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MIN Number: 100029500015693330

Project ID: 29508

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### EXHIBIT B

Borrower Name: MICHAEL RAMIREZ and VERONICA RAMIREZ  
Property Address: 3441 ELMWOOD AVENUE, BERWYN, IL 60402

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 02/09/2007 as Instrument/Document Number: 0704035272, 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: \$253,242.00  
Original Mortgage Date: 2009-08-26  
PIN /Tax ID: 16-31-407-015-0000

