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Doc#: 1221315060 Fee: \$52.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 07/31/2012 02:25 PM Pg: 1 of 7

Property of Cook County Clerk's Office

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

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 23, 2010 between WILLIE GRIFFIN and MONZITA GRIFFIN-JOHNSON (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 September 26, 2003 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3248 WEST 161TH STREET, MARKHAM, IL 60426.

The real property described being set forth as follows:

S Yes
P 7
S N
M N
SC Yes
E Yes
INT Yes

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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 ninety three thousand nine hundred thirty and 50/100, (U.S. Dollars) (\$93,930.50). 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, 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 27th DAY OF FEBRUARY 2010
BY

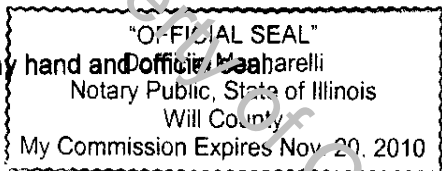
Willie Griffin
WILLIE GRIFFIN

Monzita Griffin-Johnson
MONZITA GRIFFIN-JOHNSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 27th day of Feb,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Willie Griffin and Monzita Griffin-Johnson
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
Dominic Mannerelli
Notary Public, State of Illinois
Will County

Signature Dominic Mannerelli
Dominic Mannerelli
Name (typed or printed)

My commission expires: NOV 20 2010

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

7/13/12
Date

STATE OF TEXAS

COUNTY OF HARRIS

On July 13, 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: 5075754

Loan Number: 36427023

Property Address: 3248 WEST 161TH STREET, MARKHAM, IL 60426



EXHIBIT A

LOTS 15 and 16 BOTH INCLUSIVE IN BLOCK 15 IN H.W. ELMORE'S KEDZIE AVENUE RIDGE SUBDIVISION OF THE NORTHEAST ¼ AND THE SOUTHEAST ¼ OF SECTION 23, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

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: 5075754
Loan Number: 36427023

Project ID: 80200

EXHIBIT B

Borrower Name: WILLIE GRIFFIN and MONZITA GRIFFIN-JOHNSON
Property Address: 3248 WEST 161ST H STREET, MARKHAM, IL 60426

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 11/18/2003 as Instrument/Document Number: 0332227139, 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: \$96,952.00
Original Mortgage Date: 2003-10-23
PIN /Tax ID: 28-23-214-013 & 014



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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

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.5124

LOAN MODIFICATION AGREEMENT

Order ID: 5075754

Project ID: 80200

Loan Number: 36427023

Borrower: WILLIE GRIFFIN and MONZITA GRIFFIN-JOHNSON

Original Loan Amount: \$96,952.00

Original Mortgage Date: 2003-10-23

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'