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1221315062

Doc#: 1221315062 Fee: \$54.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 07/31/2012 02:27 PM Pg: 1 of 8

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#: 065225579347105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 7, 2011 between JADRAN RADUJKOVIC and ZORICA RADUJKOVIC (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 March 28, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2145 W CHASE AVE, DES PLAINES, IL 60018.

The real property described being set forth as follows:



610 022557934 MOD 001 002

S yes
P 8
S N
M N
SC yes
E yes
INT ow

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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 seventy three thousand one hundred thirty three and 63/100, (U.S. Dollars) (\$273,133.63). 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 13 DAY OF January
BY

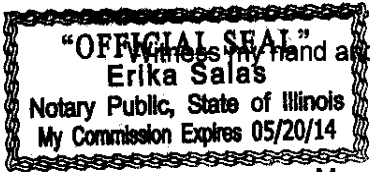
JADRAN RADUJKOVIC
Jadran Radujkovic

ZORICA RADUJKOVIC
Zorica Radujkovic

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 13 day of January
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Jadran Radujkovic & Zorica Radujkovic
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.



My commission expires: May 20 2014

Signature Erika Salas

Erika Salas
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 _____

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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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.

7/16/2012
Date

STATE OF TEXAS

COUNTY OF HARRIS

On July 16, 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

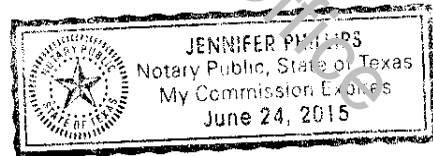
7/16/12
Date

STATE OF TEXAS

COUNTY OF HARRIS

On July 16, 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, 2015

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Order ID: 5070605

Loan Number: 22557934

Property Address: 2145 W CHASE AVE, DES PLAINES, IL 60018

EXHIBIT A

THE EAST 50 FEET OF THAT PART OF LOTS 1, 2, 3, 4, 5 AND THE NORTH 1/2 OF LOT 6 TOGETHER WITH LOT 23 AND THE VACATED ALLEY LYING EAST OF AND ADJOINING LOT 23, TAKEN AS A TRACT, LYING WEST OF A LINE 140 FEET EAST OF AND PARALLEL TO THE WEST LINE OF LOT 23 IN BLOCK 10 IN THE OLIVER SALINGER AND COMPANY'S TOUCHY AVENUE SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 12, 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: 5070605
Loan Number: 22557934
MIN Number: 100029500023728953

Project ID: 184400

EXHIBIT B

Borrower Name: JADRAN RADUJKOVIC and ZORICA RADUJKOVIC
Property Address: 2145 W CHASE AVE, DES PLAINES, IL 60018

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/03/2006 as Instrument/Document Number: 0809431026, 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: \$268,467.00
Original Mortgage Date: 2009-08-25
PIN /Tax ID: 09-28-408-029-0000



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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: 5070605

Loan Number: 22557934

Borrower: JADRAN RADUJKOVIC and ZORICA RADUJKOVIC

Project ID: 184400

MIN Number: 100029500023723953

Original Loan Amount: \$268,467.00

Original Mortgage Date: 2009-08-25

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'