

# UNOFFICIAL COPY



Doc#: 1221515039 Fee: \$76.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/02/2012 01:23 PM Pg: 1 of 6

**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: 5091422  
Loan Number: 149955848  
Borrower: NIKIA ROBINSON

Project ID: 4787

Original Loan Amount: \$137,735.00  
Original Mortgage Date: 2007-03-20  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

S N  
P 6  
S 2  
M N  
SC 4  
E 4  
INT RR

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149955848



Recording Requested by  
BAC Home Loans Servicing, LP

WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP  
Post Office Box 10266  
Van Nuys, CA 91410-0266  
Attention: Document Control

DocID#: 0651499558487105A

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on September 29, 2010 between Nikia Lawanda Robinson (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated February 23, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 917 Purdue Lane, Matteson, IL 60443.

The real property described being set forth as follows:

### 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 (notwithstanding anything to the contrary contained in the Note or Security Instrument):

As of November 1, 2010 the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$158,218.01 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of Four Point Seven Five Zero Percent, (4.750%) from November 1, 2010. Borrower promises to make monthly payments of principal and interest of U.S. \$825.34 beginning on December 1, 2010 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2040 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Note and Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP 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 Note and Security Instrument.

B/ **000669245** **ROBINSON NL** erica, N.A.  
  
**610 149955848 MOD 001 002**

WDGBKMAG 7381 07/3/2007

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SIGNED AND ACCEPTED THIS 5 DAY OF October 2010  
BY

Nikia Robinson

Nikia Lawanda Robinson

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Property of Cook County Clerk's Office

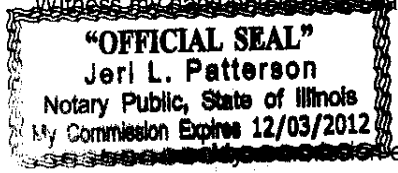
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 5th day of October  
2010 before me the undersigned a Notary Public in and for said State, personally appeared

NIKIA Robinson

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 NIKIA Robinson executed the same.

Witness my hand and official seal.



Jeri L. Patterson  
Notary Public  
My Commission Expires: 12-03-2012

Signature Nikia Robinson  
Name (typed or printed) NIKIA Robinson

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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: *Jesse Battle* 7/12/12  
Jesse Battle, A.V.P., Stewart Lender Services, Inc. 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: 5091422

Loan Number: 149955848

Property Address: 917 PURDUE LANE, MATTESON, IL 60443



## EXHIBIT A

LOT 94 IN CRICKET HILL SUBDIVISION, BEING A SUBDIVISION OF PART OF THE WEST ½ OF THE NORTHWEST ¼ OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

Order ID: 5091422  
Loan Number: 149955848

Project ID: 4787

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### EXHIBIT B

Borrower Name: NIKIA ROBINSON  
Property Address: 917 PURDUE LANE, MATTESON, IL 60443

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/21/2007 as Instrument/Document Number: 0708002213, 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: \$137,735.00  
Original Mortgage Date: 2007-03-20  
PIN /Tax ID: 31-21-106-017-0000

