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Doc#: 1221519029 Fee: \$80.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/02/2012 08:55 AM Pg: 1 of 7

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  
1.855.364.8124

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**LOAN MODIFICATION AGREEMENT**

Order ID: 5080558  
Loan Number: 79874844  
Borrower: DEBRA JACKSON-JOHNSON

Project ID: 185105  
MIN Number: 10003241504004163

Original Loan Amount: \$180,670.00  
Original Mortgage Date: 2005-01-14  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

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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#: 065798748447105A

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on December 14, 2010 between Debra Jackson-Johnson (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 21, 2004 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2316 W. 13th Street, Broadview, IL 60155.

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:

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 One Hundred Ninety Four Thousand, One Hundred Forty Dollars And Seventy Two Cents, (U.S. Dollars) (\$194,140.72). 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 January 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 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.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

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Page 1 of 2

WDGLMAGM 7382 07/20/2007



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SIGNED AND ACCEPTED THIS 21<sup>st</sup> DAY OF December 2010

BY

Debra Jackson-Johnson  
Debra Jackson-Johnson

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 21<sup>st</sup> day of December  
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Debra Jackson

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 she executed the same.

Witness my hand and official seal.

Signature Kesham Mitchell  
Kesham Mitchell  
Name (typed or printed)

My commission expires: Nov 12, 2013

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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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

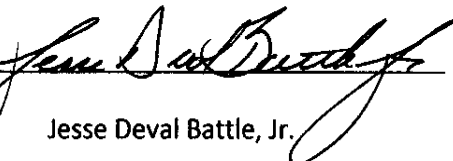
By:  7/19/2012  
 Christina Vuong, A.V.P., Stewart Lender Services, Inc. Date

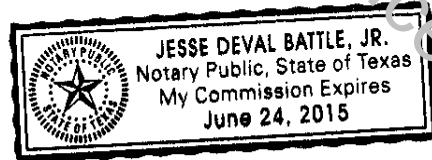
STATE OF TEXAS

COUNTY OF HARRIS

On July 19, 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  
Charles Barrios, Vice President

7/19/12  
Date

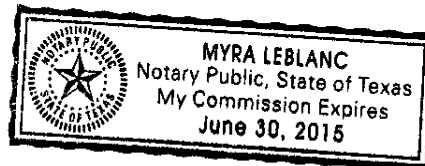
STATE OF TEXAS

COUNTY OF HARRIS

On July 19, 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, 2015

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Order ID: 5080558

Loan Number: 79874844

Property Address: 2316 W. 13TH STREET, BROADVIEW, IL 60155



## EXHIBIT A

THE LAND IS LOCATED IN THE CITY OF BROADVIEW, COUNTY OF COOK, STATE OF ILLINOIS, AND IS DESCRIBED AS FOLLOWS:

THE NORTH 50 FEET OF THE SOUTH 100 FEET OF LOT 57 IN BROADVIEW, A SUBDIVISION IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 15-22-211-021

Property of Cook County Clerk's Office

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

Order ID: 5080558  
Loan Number: 79874844  
MIN Number: 100032415040045163

Project ID: 185105

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**EXHIBIT B**

Borrower Name: DEBRA JACKSON-JOHNSON  
Property Address: 2316 W. 13TH STREET, BROADVIEW, IL 60155

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/05/2005 as Instrument/Document Number: 0500514068, 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: \$180,670.00  
Original Mortgage Date: 2005-01-14  
PIN /Tax ID: 15-22-211-021

