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Doc#: 1221619077 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/03/2012 01:42 PM Pg: 1 of 7

**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

LOAN MODIFICATION AGREEMENT

Order ID: 5098647

Project ID: 85207

Loan Number: 174377652

MIN Number: 100228400001684460

Borrower: THOMAS SCHRAEDER and JOYCE SCHRAEDER

Original Loan Amount: \$274,557.00

Original Mortgage Date: 2007-12-17

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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

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174 377652



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#: 0651743776527105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 30, 2010 between Thomas J Schraeder, Joyce E Schraeder (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 3, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 4649 W. Grace St, Chicago, IL 60641.

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:

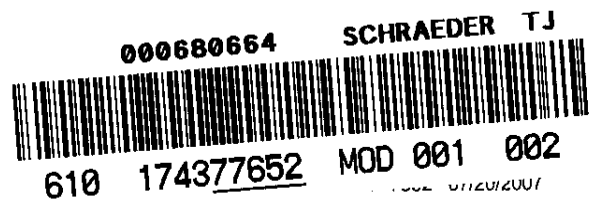
Borrower owes Lender the principal sum of Two Hundred Ninety Seven Thousand, Seven Hundred Eighty Dollars And Five Cents, (U.S. Dollars) (\$297,780.05). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 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 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

WDGGovLnModAgree

Pa



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SIGNED AND ACCEPTED THIS 10 DAY OF August 2010

BY

[Signature]
Thomas J Schraeder

[Signature]
Joyce E Schraeder

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 10 day of August
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Thomas J. Schraeder + Joyce E. Schraeder

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

[Signature]

Name (typed or printed)

THOMAS M. JACKSON

My commission expires: 8/7/2013

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 _____

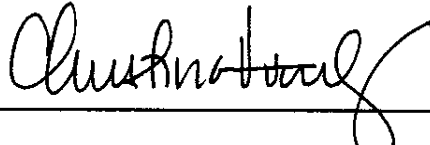
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THIS SECTION IS FOR INTERNAL USE ONLY

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: 
Christina Vuong, A.V.P., Stewart Lender Services, Inc.

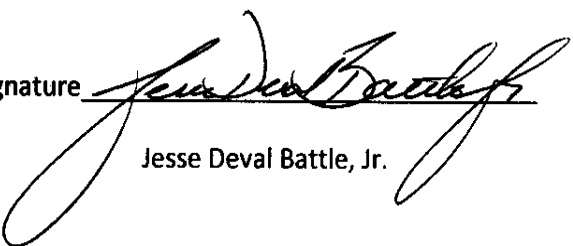
7/19/2012
Date

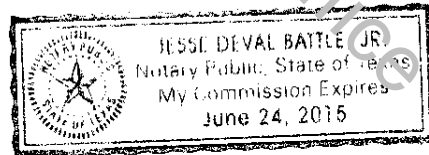
STATE OF TEXAS

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

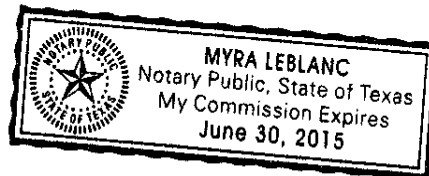
STATE OF TEXAS

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: 5098647

Loan Number: 174377652

Property Address: 4649 W. GRACE ST, CHICAGO, IL 60641



EXHIBIT A

Lot 19 in Block 9 in Gross Milwaukee Avenue Addition to Chicago a Subdivision in the West Half of the Northwest Quarter of Section 22, Township 40 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

Commonly known as: 4649 W. Grace Street, Chicago, Illinois 60641

Tax ID No. 13-22-113-00(-0000)

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: 5098647
Loan Number: 174377652
MIN Number: 100228400000684460

Project ID: 85207

EXHIBIT B

Borrower Name: THOMAS SCHRAEDER and JOYCE SCHRAEDER
Property Address: 4649 W. GRACE ST, CHICAGO, IL 60641

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/18/2007 as Instrument/Document Number: 0735209020, 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: \$274,557.00
Original Mortgage Date: 2007-12-17
PIN /Tax ID: 13-22-113-001-0000

