

UNOFFICIAL COPY



Doc#: 1221619080 Fee: \$84.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/03/2012 01:48 PM Pg: 1 of 8

**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
1.855.667.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5102291
Loan Number: 183568017
Borrower: BRIAN ROMERO and EDITH ROMERO

Project ID: 147668
MIN Number: 100204108040006010

Original Loan Amount: \$236,193.00
Original Mortgage Date: 2008-05-29
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P S
S gs
M gs
SC yes
E yes
INT su

UNOFFICIAL COPY

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#: 0651835680177105A


Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 31, 2011 between BRIAN L ROMERO and EDITH ROMERO (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 May 29, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3105 EUCLID AVENUE, BERWYN, IL 60402.

The real property described being set forth as follows:

000011111 ROMERO BL



610 183568017 MOD 001 002

UNOFFICIAL COPY

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 thirty one thousand five hundred forty six and 73/100, (U.S. Dollars) (\$231,546.73). 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 May 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.

UNOFFICIAL COPY

SIGNED AND ACCEPTED THIS 4th DAY OF April 2011
BY

BRIAN L ROMERO

[Signature]

EDITH ROMERO

[Signature]

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of COOK On this 4th day of April,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Brian L Romero + Edith Romero

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.

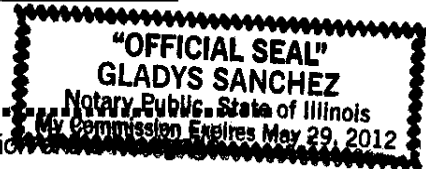
Signature

[Signature]

Gladys Sanchez

Name (typed or printed)

My commission expires May 29, 2012



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification

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 _____

UNOFFICIAL COPY

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

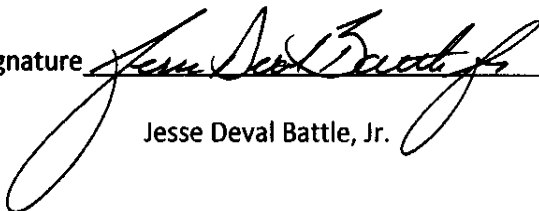
By:  7/19/2012
 Christina Vuong, A.V.P., Stewart Lender Services, Inc. Date

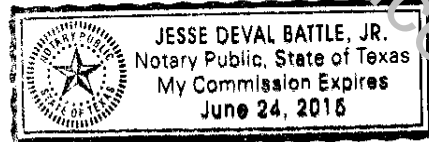
STATE OF TEXAS

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

UNOFFICIAL COPY

DO NOT WRITE BELOW THIS LINE

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

7/19/12
Date

Charles Barrios, Vice President

STATE OF TEXAS

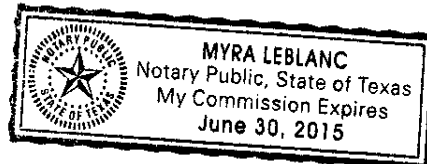
COUNTY OF HARRIS

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

UNOFFICIAL COPY

Order ID: 5102291

Loan Number: 183568017

Property Address: 3105 EUCLID AVENUE, BERWYN, IL 60402



EXHIBIT A

Legal Description: Lots Forty Four (44) and forty five (45) (except the North 14.13 feet of the East 51.26 feet of Lot 45) in Block one (1) in Berwyn a subdivision in section 31 Township 39 North Range 13 East of the Third Principal Meridian situated in the City of Berwyn in the County of Cook in the State of Illinois.

Permanent Index #'s: 18-31-201-002-0000 Vol. 0007

Property Address: 3105 Euclid Avenue, Berwyn, Illinois 60402

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Recording Requested by/After Recording Return To:

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

Order ID: 5102291
Loan Number: 183568017
MIN Number: 100204108040006010

Project ID: 147668

EXHIBIT B

Borrower Name: BRIAN ROMERO and EDITH ROMERO
Property Address: 3105 EUCLID AVENUE, BERWYN, IL 60402

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/05/2008 as Instrument/Document Number: 0812601011, 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: \$236,193.00
Original Mortgage Date: 2008-05-29
PIN /Tax ID: 16-31-201-002-0000

