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Doc#: 1227010000 Fee: \$80.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/26/2012 09:43 AM 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
1.855.364.8124

LOAN MODIFICATION AGREEMENT

Order ID: 6354392
Loan Number: 173994740
Borrower: MIGUEL HERRERA

Project ID: 30155

Original Loan Amount: \$258,825.00
Original Mortgage Date: 20071128
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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

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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#: 0651701199207105A

Space Above for Recorder's Use

Loan # 173994740 LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 14, 2010 between MIGUEL HERRERA (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 15th day of November, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5421 S KOLIN AVE CHICAGO, IL 60632.

The real property described being set forth as follows:

000680636 HERRERA M

610 173994740 MOD 001 003

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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 ninety one thousand five hundred six and 18/100, (U.S. Dollars) (\$291,506.18). 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 March 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, 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 18 DAY OF June, 2010
BY

Miguel Herrera
MIGUEL HERRERA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of COOK On this 18 day of June
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Miguel Herrera

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 Miguel Herrera executed the same.

Witness my hand and official seal



Signature Mario Loera

Name (typed or printed) Mario Loera

My commission expires: 3-29-14

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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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: 

9-4-12

Myra LeBlanc, V.P., Stewart Lender Services, Inc.

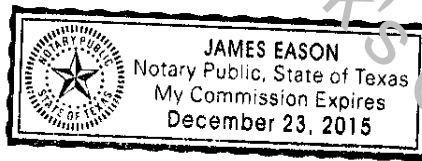
Date

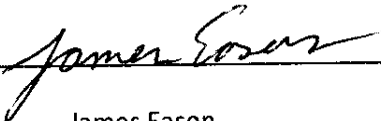
STATE OF TEXAS

COUNTY OF HARRIS

On September 4, 2012 before me, James Eason Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc 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 
James Eason

My commission expires: December 23, 2015

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Order ID: 6354392

Loan Number: 173994740

Property Address: 5421 S KOLIN AVE, CHICAGO, IL 60632



EXHIBIT A

LOT 39 IN BLOCK 14 IN THE RESUBDIVISION OF PART OF BLOCKS 11 AND 14 OF STEDMAN'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTH EAST 1/4 AND THAT PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 LYING SOUTH OF ARCHER AVENUE IN SECTION 10, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

FOR INFORMATION ONLY. 19-10-416-009

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: 6354392
Loan Number: 173994740

Project ID: 30155

EXHIBIT B

Borrower Name: MIGUEL HERRERA
Property Address: 5421 S KOLIN AVE, CHICAGO, IL 60632

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/26/2007 as Instrument/Document Number: 0736047036, 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: \$258,825.00
Original Mortgage Date: 20071128
PIN /Tax ID: 19-10-416-009

