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Doc#: 1227910007 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/05/2012 09:18 AM 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
1.855.634.8124

LOAN MODIFICATION AGREEMENT

Order ID: 7412682
Loan Number: 22677405
Borrower: CHRISTOPHER WILLIAMS

Project ID: 231793

Original Loan Amount: \$276,239.00
Original Mortgage Date: 5-8-2009
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 6
S N
M N
SC Y
E Y
INT 21

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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#: 065226774057105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 4, 2011 between Christopher J Williams (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated May 8, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5237 N Lind Avenue, Chicago, IL 60630.

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 Three Hundred Two Thousand, Nineteen Dollars And Forty Five Cents, (U.S. Dollars) (\$302,019.45). 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 April 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.

WDGGovLnModAgree



610 022677405 MOD 001 001

NDGLMAGM 7382 07/20/2007

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SIGNED AND ACCEPTED THIS 16th DAY OF March
BY

Christopher J Williams
Christopher J Williams

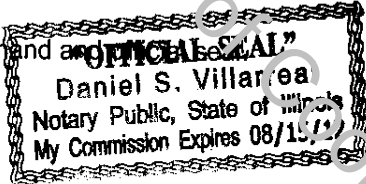
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 16th day of March
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Christopher J. Williams

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 he executed the same.

Witness my hand and



Signature Daniel S. Villarreal

Name (typed or printed) Daniel S. Villarreal

My commission expires: 8-15-12

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 _____

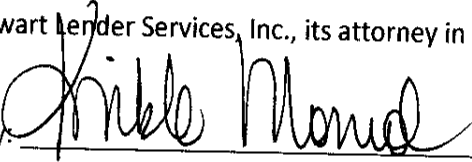
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DO NOT WRITE BELOW THIS LINE

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: 

Kimble Monroe, A.V.P., Stewart Lender Services, Inc.

8/30/2012

Date

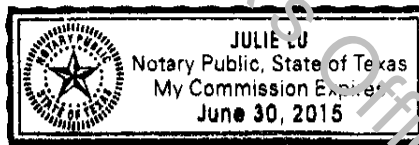
STATE OF TEXAS

COUNTY OF HARRIS

On August 30, 2012 before me, Julie Lu Notary Public-Stewart Lender Services, Inc., personally appeared Kimble Monroe, 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 
Julie Lu



My commission expires: June 30, 2015

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Order ID: 7412682

Loan Number: 22677405

Property Address: 5237 N LIND AVENUE, CHICAGO, IL 60630



EXHIBIT A

THE NORTH 17 FEET OF LOT 15 AND THE SOUTH 16 FEET OF LOT 14 IN BLOCK 5, IN A.J. VESSY'S JEFFERSON PARK AND FOREST GLEN ADDITION TO CHICAGO, SAID ADDITION BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 5237 N. Lind Avenue
Chicago, IL 60630
PIN 13-09-133-010

THE NORTH 17 FEET OF LOT 15 AND THE SOUTH 16 FEET OF LOT 14 IN BLOCK 5, IN A.J. VESSY'S JEFFERSON PARK AND FOREST GLEN ADDITION TO CHICAGO, SAID ADDITION BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

FOR INFORMATION ONLY: 13-09-133-010
5237 NORTH LIND AVENUE, CHICAGO IL 60630

Property of Cook County Clerk's Office

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

Order ID: 7412682
Loan Number: 22677405

Project ID: 231793

EXHIBIT B

Borrower Name: CHRISTOPHER WILLIAMS
Property Address: 5237 N LIND AVENUE, CHICAGO, IL 60630

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/05/2009 as Instrument/Document Number: 0915647121, 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: \$276,239.00

Original Mortgage Date: 5-8-2009

PIN /Tax ID: 13-09-133-010



* 7 4 1 2 6 8 2 *



* 2 2 6 7 7 4 5 *