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Doc#: 1228919107 Fee: \$78.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/15/2012 02:52 PM 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
1.855.654.3124

LOAN MODIFICATION AGREEMENT

Order ID: 8418799
Loan Number: 55506026
Borrower: RAMIRO GARCIA

Project ID: 263741

Original Loan Amount: \$323,000.00
Original Mortgage Date: 20040427
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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RECORDING REQUESTED BY: Bank of America, N.A. Attn: Home Retention Division 7105 Corporate Drive (PTX-B-36) Plano, TX 75024	
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Doc ID #: 00055506026 MOD

-----SPACE ABOVE THIS LINE FOR RECORDER'S USE-----

**LOAN MODIFICATION AGREEMENT
(Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 20th day of August, 2011, between RAMIRO GARCIA (the "Borrower(s)") and Bank of America, N.A. (the "Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 27th day of April, 2004 in the amount of 323,000.00 , and (2) the Note bearing the same date as, and secured by, the Security Instrument, and (3) any prior agreements or modifications in effect relative to the Note and Security Instrument which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1448 S WISCONSIN, BERWYN, IL 60402.

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 as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

- As of the 1st day of September, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$336,264.72, consisting of the amount(s) loaned to the Borrower by the Lender which may include, but are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date. All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- \$100,879.41 of the "New Principal Balance" shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$235,385.31. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of 5.000% from the 1st day of September, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,135.02 beginning on the 1st day of October, 2011, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. If on 1st day of September, 2051 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the Maturity Date.
- If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due
- If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

- Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.



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- 7. The Borrower will make such payments at Bank of America, N.A. PO BOX 660833 DALLAS, TX 75266 or at such other place as the Lender may require.
- 8. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
- 9. In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Documents." Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing.

Ramiro Garcia Dated: 8/24/11
 RAMIRO GARCIA

STATE OF Illinois
 COUNTY OF Cook

On 8/24/2011 before me, Ruth C. Di Diana Notary Public, personally appeared
Ramiro Garcia

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.

Ruth C. Di Diana Signature



DO NOT WRITE BELOW THIS LINE.



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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: Jennifer Phillips

9/4/12

Jennifer Phillips, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

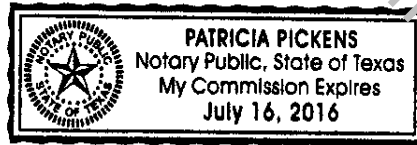
COUNTY OF HARRIS

On September 4, 2012 before me, Patricia Pickens Notary Public-Stewart Lender Services, Inc., personally appeared Jennifer Phillips, 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 Patricia Pickens

Patricia Pickens



My commission expires: July 16, 2016

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EXHIBIT 'A'

Real property in the unincorporated area of the County of Sacramento, State of California, described as follows:

Lot 60, as shown on the Map entitled "Map of Fox Creek Unit No. 3", Subdivision No. 01-0359.03, filed in the Office of the County Recorder of Sacramento County, California on June 23, 2004 in Book 230 of Maps at Page 8.

APN: Old APN: 206-0034-030-0000 (Affects this and other property) and New APN: 206-0400-055-000 (Not yet assessed)

Property of Cook County Clerk's Office

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

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EXHIBIT B

Borrower Name: RAMIRO GARCIA
Property Address: 1448 S WISCONSIN, BERWYN, IL 60402

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/10/2004 as Instrument/Document Number: 0416240124, 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: \$323,000.00
Original Mortgage Date: 20040427
PIN /Tax ID: 16-19-117-039-000

