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Doc#: 1234719059 Fee: \$94.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/12/2012 01:37 PM Pg: 1 of 10

**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
3700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.654.8124

LOAN MODIFICATION AGREEMENT

Order ID: 8925453
Loan Number: 196186685
Borrower: KEITH PRUCHNICK

Project ID: 280432

Original Loan Amount: \$171,535.00
Original Mortgage Date: 20090130
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 10
S N
M N
SC Y
E Y
INT Y, W

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Property of Cook County Clerk's Office

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#: 0651961866857105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 8, 2011 between KEITH ALLEN PRUCHNICK (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 January 30, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3617 FALCON COURT SOUTH, ROLLING MEADOWS, IL 60008.

The real property described being set forth as follows:

000011111 PRUCHNICK KA



610 196186685 MOD 001 002

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100004423#0,81223,196186685,015483-006-0



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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 one hundred seventy six thousand eighty seven and 73/100 (U.S. Dollars) (\$176,087.73). 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 July 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.

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100004424#0,61223,196186685,015483-006-0



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SIGNED AND ACCEPTED THIS 13th DAY OF June 2011
BY

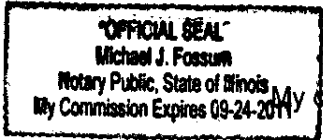
Keith A. Pruchnick
KEITH ALLEN PRUCHNICK

(ALL SIGNATURES MUST BE ACKNOWLEDGED)
State of IL, County of Cook On this 13th day of June
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Keith Allen Pruchnick
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 official seal.

Signature [Signature]
Name (typed or printed) Michael J Fossum



My commission expires: 09-24-2011

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

CO-OWNER(S)

Co-Owner(s) Signature _____ Date: _____

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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100004425#0,81223,196186685,015483-006-0



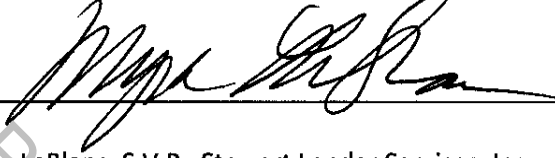
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DO NOT WRITE BELOW THIS LINE

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: 

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

9-12-12

Date

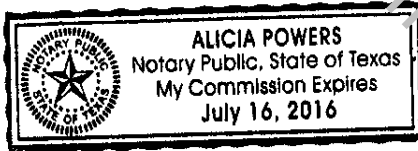
STATE OF TEXAS

COUNTY OF HARRIS

On September 12, 2012 before me, Alicia Powers Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc S.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 
Alicia Powers



My commission expires: July 16, 2016

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Order ID: 8925453



Loan Number: 196186685

Property Address: 3617 FALCON COURT SOUTH, ROLLING MEADOWS, IL 60008

EXHIBIT A

Lot 1698 in Rolling Meadows Unit #11, being a Subdivision of part of the East Half Section 25 and part of the West Half of Section 36, Township 42 North, Range 10, East of the Third Principal Meridian, lying South of Kirchoff Road, according to the Plat thereof recorded January 18, 1956 as Document 1647167 in Cook County, Illinois.

Permanent Index Number: 02-35-203-026-0000

Property of Cook County Clerk's Office

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Recording Requested by/After Recording Return To:

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

Order ID: 8925453
Loan Number: 196186685

Project ID: 280432

EXHIBIT B

Borrower Name: KEITH PRUCHNICK
Property Address: 3617 FALCON COURT SOUTH, ROLLING MEADOWS, IL 60008

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 02/09/2009 as Instrument/Document Number: 0904008098, 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: \$171,535.00
Original Mortgage Date: 20090130
PIN /Tax ID: 02-35-203-026-000

