

UNOFFICIAL COPY

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:

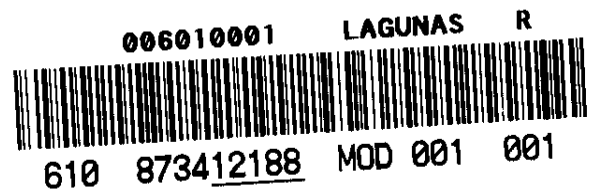
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0658734121887105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 13, 2011 between RAYMUNDO LAGUNAS and MARIA N LAGUNAS (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 November 16, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2160 NORTH MOBILE AVENUE, CHICAGO, IL 60639.

The real property described being set forth as follows:



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 one hundred eighty six thousand seven hundred twenty four and 74/100, (U.S. Dollars) (\$186,724.74). 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 February 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 20th DAY OF January 2011
BY

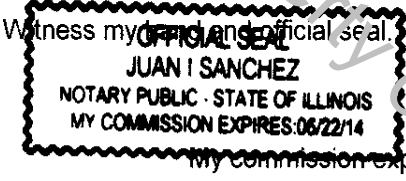
Raymundo Lagunas
RAYMUNDO LAGUNAS

x Maria N Lagunas
MARIA N LAGUNAS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 20th day of January,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Raymundo Lagunas and MARIA N. LAGUNAS
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.



Signature [Signature]
Juan I. Sanchez
Name (typed or printed)

My commission expires June 22, 2014

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

CO-OWNER(S)

Raymundo Lagunas Maria N Lagunas Dated: January 20, 2011
Co-Owner(s) Signature

Raymundo Lagunas & Maria N. Lagunas
Co-Owner(s) Name (typed or printed)

STATE OF ILLINOIS

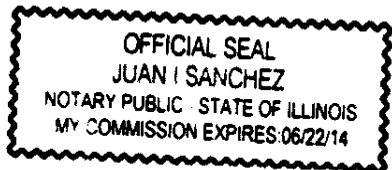
COUNTY OF Cook

On January 20, 2011 before me, Juan I. Sanchez

Notary Public, personally appeared Raymundo Lagunas and
MARIA N. LAGUNAS

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 [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 successor by merger to BAC Home Loans Servicing, LP

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

By: Tanya Smith
Tanya Smith, A.V.P., Stewart Lender Services, Inc.

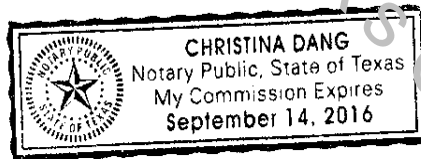
10/31/2012
Date

STATE OF TEXAS

COUNTY OF HARRIS

On October 31, 2012 before me, Christina Dang Notary Public-Stewart Lender Services, Inc., personally appeared Tanya Smith, 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 Christina Dang
Christina Dang

My commission expires: September 14, 2016

UNOFFICIAL COPY

Order ID: 8966622

Loan Number: 873412188

Property Address: 2160 NORTH MOBILE AVENUE, CHICAGO, IL 60639



EXHIBIT A

LOT 5 IN BLOCK 21 IN GRAND AVENUE ESTATE, A SUBDIVISION OF THAT PART SOUTH OF WEST GRAND AVENUE OF THE NORTH 3/4 OF WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE NORTH 33 FEET OF THE SOUTH 1/4 OF SAID WEST 1/2 OF THE NORTHWEST 1/4, IN COOK COUNTY, ILLINOIS.

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: 8966622
Loan Number: 873412188

Project ID: 280869

EXHIBIT B

Borrower Name: RAYMUNDO LAGUNAS and MARIA LAGUNAS
Property Address: 2160 NORTH MOBILE AVENUE, CHICAGO, IL 60639

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/08/2001 as Instrument/Document Number: 0010183918, and/or Book/Liber Number: 9660 at Page Number: 0158 in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$162,352.00
Original Mortgage Date: 20091114
PIN /Tax ID: 13-32-117-027-0000



* 8 9 6 6 6 2 2 *



* 8 7 3 4 1 2 1 1 1 1 *