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Doc#: 1234917041 Fee: \$82.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/14/2012 10:15 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
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 8966701

Project ID: 280948

Loan Number: 197128339

Borrower: MALCOLM GRIFFIN and RENEE GRIFFIN

Original Loan Amount: \$130,494.00

Original Mortgage Date: 20090224

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

S	<input checked="" type="checkbox"/>
P	<input checked="" type="checkbox"/>
S	<input checked="" type="checkbox"/>
M	<input checked="" type="checkbox"/>
SC	<input checked="" type="checkbox"/>
E	<input checked="" type="checkbox"/>
INT	<input checked="" type="checkbox"/>

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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#: 0651971283397105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 29, 2011 between MALCOLM J GRIFFIN and RENEE Y GRIFFIN (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 February 24, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 14322 S CALHOUN AVENUE, CHICAGO, IL 60633.

The real property described being set forth as follows:

000011111 GRIFFIN MJ

610 197128339 MOD 001 001

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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 thirty six thousand three hundred twenty eight and 59/100, (U.S. Dollars) (\$136,328.59). 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, 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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SIGNED AND ACCEPTED THIS 12 DAY OF FEBRUARY 2011

BY
MALCOLM J GRIFFIN
MALCOLM J GRIFFIN

RENEE Y GRIFFIN
RENEE Y GRIFFIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)
State of IL County of COOK On this 12 day of FEB,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

MALCOLM J GRIFFIN
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.

Witness my hand and official seal.

Signature [Signature]
Name (typed or printed) Lon Goodman



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: Karen Richardson

12/6/12

Karen Richardson, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

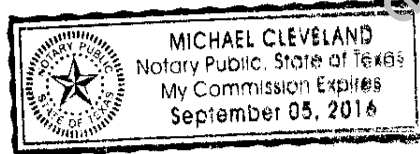
COUNTY OF HARRIS

On December 6, 2012 before me, Michael Cleveland Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson 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 Michael Cleveland

Michael Cleveland



My commission expires: September 5, 2016

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Exhibit A

LOT 30 IN BLOCK 4 IN INDUSTRIAL ADDITION BEING A SUBDIVISION OF THE NORTHEAST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTHERLY OF THE RIGHT OF WAY OF INDIANA HARBOR BELT RAILROAD COMPANY, IN COOK COUNTY, ILLINOIS.

PIN: 29-01-407-028-0000

COMMONLY KNOWN AS: 14322 S CALHOUN AVENUE, CHICAGO, ILLINOIS 60633

Property of Cook County Clerk's Office

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Loan Number: 197128339

Project ID: 280948

EXHIBIT B

Borrower Name: MALCOLM GRIFFIN and RENEE GRIFFIN
Property Address: 14322 S CALHOUN AVENUE, CHICAGO, IL 60633

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/27/2009 as Instrument Document Number: 0914712082, 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: \$130,494.00
Original Mortgage Date: 20090224
PIN /Tax ID: 29-01-407-028-0000

