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Doc#: 1235319018 Fee: \$86.25  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/18/2012 09:20 AM Pg: 1 of 8

**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  
1.855.661.8124

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## LOAN MODIFICATION AGREEMENT

Order ID: 8972284  
Loan Number: 203759359  
Borrower: JENNIFER FLETCHER

Project ID: 283702

Original Loan Amount: \$199,396.00  
Original Mortgage Date: 2009-03-31  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

S Yes  
P 8  
S N  
M N  
SC Yes  
E Yes  
INT aw

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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#: 0652037593597105A

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on December 31, 2010 between JENNIFER A FLETCHER (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 March 26, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2441 CHARLESTON DR UNIT 3, SCHAUMBURG, IL 60193.

The real property described being set forth as follows:



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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 two hundred two thousand six hundred ten and 41/100, (U.S. Dollars) (\$202,610.41). 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, 2039.

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 7th DAY OF JANUARY 2011  
BY

Jennifer A Fletcher  
JENNIFER A FLETCHER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois County of Cook On this 7th day of January  
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Jennifer A. Fletcher

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 she executed the same.

Witness my hand and official seal



Signature Richetta Frances Kruzal

Richetta Frances Kruzal  
Name (typed or printed)

My commission expires: 12-04-2012

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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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

Signatures continue on the following page

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THIS SECTION IS FOR INTERNAL USE ONLY

**Mortgage Electronic Registration Systems, Inc. (MERS),  
as Nominee for Bank of America, N.A., for itself or as successor by merger to BAC Home Loans  
Servicing, LP**

By: Tanya Smith  
Tanya Smith, Vice President

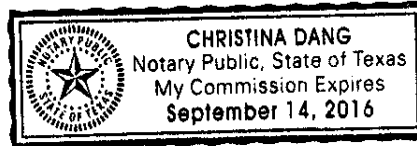
10/31/2012  
Date

STATE OF TEXAS

COUNTY OF HARRIS

On October 31, 2012 before me, Christina Dang Notary Public Stewart Lender Services, Inc., personally appeared Tanya Smith, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP, 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

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**EXHIBIT A  
LEGAL DESCRIPTION**

**THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS: UNIT 1717-3 IN THE HEATHERWOOD ESTATES CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 89277152, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN SECTION 19, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: 07-19-300-028-1099 FOR INFORMATION PURPOSES ONLY: THE SUBJECT LAND IS COMMONLY KNOWN AS: 441 CHARLESTON DRIVE, UNIT 3 SCHAUMBURG, ILLINOIS 60193**

**Tax Number: 07-19-300-028-1099**

Property of Cook County Clerk's Office

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

Order ID: 8972284  
Loan Number: 203759359

Project ID: 283702

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**EXHIBIT B**

Borrower Name: JENNIFER FLETCHER  
Property Address: 2441 CHARLESTON DR UNIT 3, SCHAUMBURG, IL 60193

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/09/2009 as Instrument/Document Number: 0909949129, and/or Book/Liber Number [redacted] at Page Number [redacted] in the real records of COOK County, State of IL.

**Additional County Requirements:**

Original Loan Amount: \$199,396.00  
Original Mortgage Date: 2009-03-31  
PIN /Tax ID: 07193000281099

