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Doc#: 1235517001 Fee: \$50.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/20/2012 08:23 AM Pg: 1 of 7

Property of COOK COUNTY Clerk's Office

**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
1.855.664.3124

LOAN MODIFICATION AGREEMENT

Order ID: 8927463
Loan Number: 2449533
Borrower: PATRICIA COATS

Project ID: 278721

Original Loan Amount: \$83,121.00
Original Mortgage Date: 19950112
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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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#: 06524495337105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 8, 2011 between PATRICIA A COATS (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 12, 1995 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 14242 S DREXEL, DOLTON, IL 60419.

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 one hundred eight thousand eight hundred fourteen and 77/100, (U.S. Dollars) (\$108,814.77). 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, 2011.

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 14th DAY OF March 2011

BY Patricia A Coates
PATRICIA A COATS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois County of Cook On this 14th day of March 2011
before me the undersigned, a Notary Public in and for said State, personally appeared

Patricia A Coates
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, Notary Public, State of Illinois Signature Norma Heredia

Norma Heredia
Name (typed or printed)

My commission expires: July 22 2013

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: Patricia Pickens

10-31-12

Patricia Pickens, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

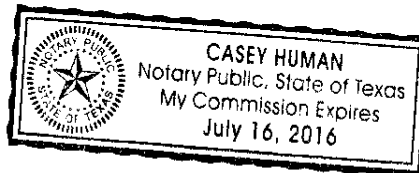
COUNTY OF HARRIS

On October 31, 2012 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Patricia Pickens, 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 Casey Human

Casey Human



My commission expires: July 16, 2016

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Order ID: 8927463

Loan Number: 2449533

Property Address: 14242 S DREXEL, DOLTON, IL 60419



EXHIBIT A

LOT 20 IN BLOCK 1 IN CALUMET PARK FIRST ADDITION, A SUBDIVISION OF THE WEST 674.13 FEET OF LOTS 1, 2 AND 3 IN SUBDIVISION OF PART OF SECTIONS 2 AND 11, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N.: 29-02-301-032

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

Order ID: 8927463
Loan Number: 2449533

Project ID: 278721

EXHIBIT B

Borrower Name: PATRICIA COATS
Property Address: 14242 S DREXEL, DOLTON, IL 60419

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/12/1995 as Instrument Document Number: and/or Book/Liber Number: at Page Number: in the real records of COOK County, State of IL. N/A N/A

Additional County Requirements:

Original Loan Amount: \$83,121.00
Original Mortgage Date: 19950112
PIN /Tax ID: 29-02-301-032

