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Doc#: 1235615000 Fee: \$78.25  
Karen A. Yarbrough RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 12/21/2012 08:45 AM Pg: 1 of 6

**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  
1.855.667.8124

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**LOAN MODIFICATION AGREEMENT**

Order ID: 6365388  
Loan Number: 183250457  
Borrower: EUGENE MILLER

Project ID: 158412

Original Loan Amount: \$145,803.00  
Original Mortgage Date: 04/16/2008  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

SC N  
P 6  
S N  
M N  
SC yes  
FE yes  
INT sw

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Recording Requested by  
BAC Home Loans Servicing, LP  
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP  
Post Office Box 10266  
Van Nuys, CA 91410-0266  
Attention: Document Control

DocID#: 0651832504577105A

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on December 10, 2010 between Eugene Miller, Jr (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated April 16, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 15653 S Park Ave, South Holland, IL 60473.

The real property described being set forth as follows:

**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 Fifty Eight Thousand, Eight Hundred Seventy Three Dollars And Nine Cents, (U.S. Dollars) (\$158,873.09). 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 January 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 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.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

WDGGovLnModAgree

000011111

Jr

EM

WDGLMAGM 7382 07/20/2007



610 183250457 MOD 001 003

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SIGNED AND ACCEPTED THIS 29<sup>th</sup> DAY OF December 2010

BY

[Signature]  
Eugene Miller, Jr

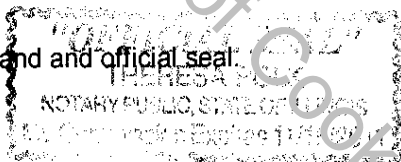
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 29<sup>th</sup> day of December 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Eugene Miller Jr

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)

Theresa Polt

My commission expires: 11/15/2011

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

**CO-OWNER(S)**

\_\_\_\_\_  
Co-Owner(s) Signature

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

12/11/12

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

Date

STATE OF TEXAS

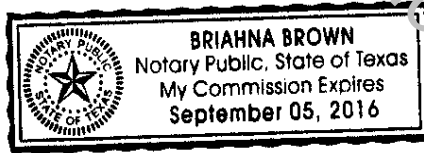
COUNTY OF HARRIS

On December 11, 2012 before me, Briahna Brown, 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 Briahna Brown

Briahna Brown



My commission expires: September 5, 2016

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Loan Number: 183250457

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## EXHIBIT A LEGAL DESCRIPTION

Lot 1 in Annie K. Gouwen's Subdivision, being a Subdivision of Lot 1 of the Subdivision of the South 1/2 and the South 18 acres of the North 1/2 of Lot 4, all of Lot 5 (except the East 2.277 acres lying in Section 15, that part of Lot 6 lying in Section 10 and the North 8 feet of that part of Lot 6 lying in Section 15, for a private road, all in Van Vuren's Subdivision of the Southeast 1/4 of Section 10, the Northeast 1/4 and part of the Northwest 1/4 also part of the East 1/2 of the Southeast 1/4 of Section 15, all in Township 36 North, Range 14 East of the Third Principal Meridian and that part of Lot 1 in Jan Van Oostenbrugge's Subdivision of Sub-Lots 1, 2, 3 and 4 of the Subdivision of Lot 6 (except the North 430.72 feet thereof) of the Resubdivision of Lots 6 and 7 of Roel Van Vuren's Subdivision of the Southeast 1/4 of Section 10, the Northeast 1/4 part of the Northwest 1/4 and part of the East 1/2 of the Southeast 1/4 of Section 15, Township 36 North, Range 14 East of the Third Principal Meridian, described as follows:

Beginning at the Southwest corner of said Lot 1; thence East along the South line of said Lot, 4 feet; thence North along a line drawn at right angles to said South line to the Northwesterly line of said Lot; thence Southwesterly along said Northwesterly line to the place of beginning, in Cook County, Illinois.

**Permanent Index Number:**

Property ID: 29-15-200-030-0000

Cook County Clerk's Office

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9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

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Project ID: 158412

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**EXHIBIT B**

Borrower Name: EUGENE MILLER  
Property Address: 15653 S PARK AVE, SOUTH HOLLAND, IL 60473

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/24/2008 as Instrument/Document Number: 0811535290, 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: \$145,803.00  
Original Mortgage Date: 04/16/2008  
PIN /Tax ID: 29-15-200-030-0000

