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Doc#: 1236317017 Fee: \$86.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/28/2012 09:50 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
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 9056350

Project ID: 283208

Loan Number: 186054213

Borrower: ANGEL MORENO and GRISELDA SAN ROMAN

Original Loan Amount: \$197,385.00

Original Mortgage Date: 09/23/2008

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

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S _____
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INT _____

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Property of Cook County Clerk's Office

Recording Requested by
Bank of America, N.A.
WHEN RECORDED MAIL TO:

Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0654444447105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 2, 2011 between ANGEL MORENO and GRISELDA SAN ROMAN (the "Borrower(s)") and Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 30th day of September, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1240 N IRVING AVE, BERKELEY, IL 60163. 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 two hundred four thousand five hundred eighty three and 70/100, (U.S. Dollars) (\$204,583.70). 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 August 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

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001003722 ROMAN AM

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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 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.

SIGNED AND ACCEPTED THIS 8 DAY OF July 2011

BY [Signature]
ANGEL MORENO

[Signature]
GRISELDA SAN ROMAN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 8 day of July, 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

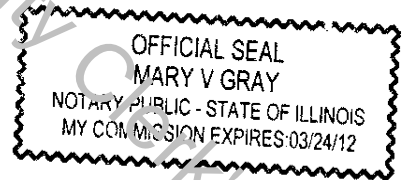
Griselda San Roman Angel Moreno
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

Witness my hand and official seal.

Signature [Signature]

Mary V Gray
Name (typed or printed)

My commission expires: 3-24-12



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, _____

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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

12/24/12

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

Date

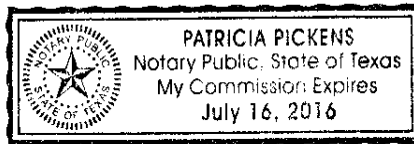
STATE OF TEXAS

COUNTY OF HARRIS

On December 24, 2012 before me, Patricia Pickens 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 Patricia Pickens



Patricia Pickens

My commission expires: July 16, 2016

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Order ID: 9056350

Loan Number: 186054213

Property Address: 1240 N IRVING AVE, BERKELEY, IL 60163



EXHIBIT A

File Number: AFF-0802551

Policy Number: M-9502-000010215

The land referred to in this policy is described as follows:

LOT 21 IN BLOCK 3 IN WENDLEY AND COMPANY'S BERKLEY GARDENS, BEING A SUBDIVISION OF THE
NORTHEAST 1/4 LYING NORTH OF CENTER LINE OF ST. CHARLES ROAD OF SECTION 7, TOWNSHIP 39
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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9700 Bissonnet Street, Suite 1500
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EXHIBIT B

Borrower Name: ANGEL MORENO and GRISELDA SAN ROMAN
Property Address: 1240 N IRVING AVE, BERKELEY, IL 60163

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/03/2008 as Instrument Document Number: 0827726049, 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: \$197,385.00
Original Mortgage Date: 09/23/2008
PIN /Tax ID: 15-07-202-027-0000



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