

UNOFFICIAL COPY



Doc#: 1236617013 Fee: \$86.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/31/2012 09:56 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
1.855.664.512

LOAN MODIFICATION AGREEMENT

Order ID: 9056221
Loan Number: 173233393
Borrower: RHONDA SMITH

Project ID: 283150

Original Loan Amount: \$234,685.00
Original Mortgage Date: 8/31/2007
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 8
C N
M N
CO N
E N
INT N

UNOFFICIAL COPY

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#: 0654444447105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 23, 2014 between RHONDA L SMITH (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 11th day of September, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 7930 S TALMAN AVE, CHICAGO, IL 60652.

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 seventy seven thousand seven hundred thirty eight and 72/100, (U.S. Dollars) (\$277,738.72). 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

610 173233393 MOD 001 002
000674487 SMITH RL

UNOFFICIAL COPY



100002207#0 81342,173233393,001019-002-0

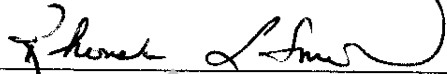
Property of Cook County Clerk's Office

UNOFFICIAL COPY

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.

SIGNED AND ACCEPTED THIS 1 DAY OF July 2011

BY



RHONDA L SMITH

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 1st day of July 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Rhonda L. Smith

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.

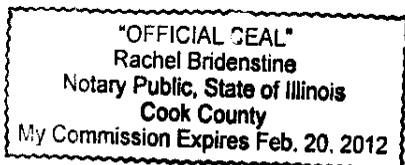
Signature



Rachel Bridenstine

Name (typed or printed)

My commission expires: 02/20/2012



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 _____

UNOFFICIAL COPY



100002209,IN 81342,173233393,001019-002-0

Property of Cook County Clerk's Office

UNOFFICIAL COPY

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

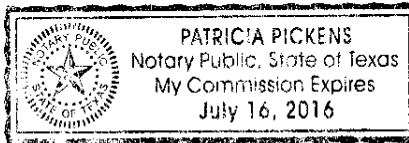
STATE OF TEXAS

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

UNOFFICIAL COPY

Order ID: 9056221

Loan Number: 173233393

Property Address: 7930 S TALMAN AVE, CHICAGO, IL 60652



EXHIBIT A

Legal Description: LOT 33 IN BLOCK 16 IN SECOND ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 17-36-202-030-0000 Vol. 0411

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Recording Requested by/After Recording Return To:

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

Order ID: 9056221
Loan Number: 173233393

Project ID: 283150

EXHIBIT B

Borrower Name: RHONDA SMITH
Property Address: 7930 S TALMAN AVE, CHICAGO, IL 60652

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/01/2007 as Instrument/Document Number: 0727405229, 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: \$234,685.00
Original Mortgage Date: 8/31/2007
PIN /Tax ID: 11-36-202-030-0000



* 9 8 5 6 2 2 1 *



* 1 7 3 2 3 3 3 9 *